

UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF COLUMBIA

NATIONAL TREASURY EMPLOYEES  
UNION, *et al.*,

*Plaintiffs,*

v.

Case No. 1:25-cv-00381-ABJ

RUSSELL VOUGHT, in his official  
capacity as Acting Director of the Consumer  
Financial Protection Bureau, *et al.*,

*Defendants.*

**DECLARATION**

Pursuant to 28 U.S.C. § 1746, I, Mark Paoletta, declare as follows:

**I. Comprehensive Review of Agency's Functions By New Leadership**

1. Since February, the Bureau's new leadership has been undertaking a review of the Bureau's activities and staffing. Over the course of this review, leadership has determined to take the Bureau in a new direction that would perform statutory duties, better align with Administration policy, and right-size the Bureau. Leadership has discovered many instances in which the Bureau's activities have pushed well beyond the limits of the law. For example, the Bureau has conducted many enforcement and supervision actions on the basis of mere statistical disparities without the slightest evidence of intentional discrimination. The Bureau has also engaged in intrusive and wasteful fishing expeditions against depository institutions and, increasingly, non-depository institutions. Additionally, the Bureau has pushed into new areas beyond its jurisdiction such as peer-to-peer lending, rent-to-own, and discrimination as unfair practice. The Bureau engaged in supervisions with other federal agencies and supervision outside of the Bureau's authority, and also duplicative enforcement with State law enforcement and regulatory authorities.
2. Bureau leadership has directed the closure of many supervisions and examinations, and has also directed several enforcement actions to proceed, especially in the area of service member fraud.
3. For several weeks, the Bureau's leadership has been developing new enforcement and supervision priorities seeking to align the Bureau's practices with a much

more limited vision for enforcement and supervision activities, focused on protecting service members and veterans, and addressing actual tangible consumer harm and intentional discrimination. This review resulted in the Bureau's 2025 Supervision and Enforcement Priorities, released on April 16, 2025. These priorities capture the more restrained role described above.

4. Leadership has also been assessing how the agency can fulfill its statutory duties as a smaller, more efficient operation. In making this assessment, leadership discovered vast waste in the agency's size. Leadership recognized that all divisions, but especially enforcement, supervision, consumer response, operations, research, markets, and regulations, and the Director's office contained far more employees than are necessary to fulfill the Bureau's statutory duties and discretionary functions.

## **II. Particularized Assessment**

5. The D.C. Circuit's stay of the district court's opinion authorized the Bureau to issue a "notice of reduction in force to employees whom defendants have determined, after a particularized assessment, to be unnecessary to the performance of defendants' statutory duties."
6. I, along with two other CFPB attorneys, conducted a particularized assessment to determine which employees are unnecessary for the Bureau to perform its statutory duties.
7. As part of this assessment, I and the other attorneys went line by line through each competitive area to determine how many employees were necessary in each area.
8. The Consumer Response Education Division had 149 employees, further broken into Consumer Response, at 128, Consumer Response Education, at 8, and Financial Education, at 13. Considering that the Bureau retains dozens of contractors to field consumer complaints, I determined that this Division could be cut substantially, while still performing the Bureau's statutory duty "to facilitate the centralized collection of, monitoring of, and response to consumer complaints regarding consumer financial products or services." 12 U.S.C. § 5493. I determined that the escalated case management team could continue to fulfill its duties at a much lower level of employees. 12 U.S.C. § 5493(b)(3)(A). The Office of Financial Education is separately required by statute. § 5493(d). After consulting with agency operations personnel, I determined that the statutory functions of the Consumer Response Education Division could be performed with 16 in Consumer Response, 2 in Consumer Response Education, and 2 in Financial Education.

9. CFPB Centralized Services had 5 employees. This is not a statutorily required function and I was informed by agency personnel that it is unnecessary to the agency's functions. I therefore determined that 0 employees were necessary for this division.
10. The Director's Office contained 86 employees. Within the Director's Office, the Office of Minority and Women's Inclusion, § 5452, Office of Fair Lending and Equal Opportunity, § 5493 (which covers TILA and HDMA), and the Deputy Director, § 5491(b), are required by statute. I determined that the statutory functions of each of these offices could be performed by 1 person. Although not required by statute, I also retained 1 employee in the Office of Legislative Affairs and 1 employee in the Office of Civil Rights. I therefore determined that 5 employees would be sufficient for the Director's Office.
11. The Enforcement Division contained 248 employees. The Bureau is tasked by statute with performing some level of enforcement. In line with the Bureau's revised 2025 Supervision and Enforcement priorities, I determined that the Enforcement Division should be significantly reduced in line with the Bureau's new policy of focusing on tangible consumer harm and deferring to State enforcement actions. I therefore determined that 50 employees would be sufficient to allow the Bureau to perform its statutory enforcement functions.
12. The Supervision Division contained 487 employees. The Bureau is tasked by statute with performing some level of supervisory activity. In line with the Bureau's revised 2025 Supervision and Enforcement priorities, I determined that both the quantity and scope of supervision matters would be significantly reduced. I therefore determined that 50 employees would be sufficient to allow the Bureau to perform its statutory supervision functions. Bureau leadership also determined to reorganize Supervision to concentrate all personnel in the Southeastern region due to proximity to headquarters and relatively lower cost of living.
13. The External Affairs Division contained 41 employees. The only statutorily required component is the Community Affairs Unit. § 5493(b)(2). I determined that the statutory duties of this unit could be performed by 1 person. I also determined to retain 1 employee to engage in private sector engagement.
14. The Legal Division contained 87 employees. The Division is not required by statute. I determined that 27 employees—4 in General Law and Ethics, 8 in Law and Policy, 0 in the front office, 14 in litigation, and 1 in oversight—were sufficient to perform support functions for the Bureau.
15. The Operations Division contained 323 employees. It is not required by statute. In consultation with Bureau personnel, I determined that 30 employees were sufficient—5 in Administrative Operations, 0 in the CIO, 5 in Finance and Procurement, 5 in Human Capital, 1 in the front office, and 14 in Technology and Innovation—were sufficient to perform support functions for the Bureau.

Operations also ensures compliance with legal requirements like the Rehabilitation Act and Americans with Disabilities Act. I also determined these personnel levels to be sufficient for the preservation of data.

16. The Research Monitoring and Regulations Division consisted of 230 employees. Within RMR, the Office of Service Members Affairs, § 5493(e), Office of Financial Protection for Older Americans, § 5493(g), and Office of the Private Education Loan Ombudsman, § 5535, are statutorily required. I determined that the statutory duties of each could be performed by 1 person. The Research Unit is also required by statute. § 5493(b)(1). I determined that 3 employees are sufficient to perform the statutory duties of the Research Unit. Monitoring is also required by statute. § 5512(c). I determined that 4 employees were sufficient to perform this statutory duty. I also determined that 10 employees for Regulations and 2 for the front office would be sufficient to perform these non-statutorily required functions. I thus determined that 22 employees would be sufficient for the RMR Division.
17. The Ombudsman's Office contained 4 employees. This position is required by statute. I determined that 1 employee could fulfill the statutory duties.
18. The Office of the Director's Financial Analysts contained 29 employees. This office is not required by statute. I therefore determined that 0 employees were sufficient.

### **III. Conclusions of Particularized Assessment Review**

19. As the above indicates, the Bureau could have reduced beyond the levels it ultimately decided upon while still performing its statutory duties. The Bureau examined each and every statutory duty and determined the appropriate level of employees needed for each task. Bureau leadership determined that each statutory duty could be performed with significantly less personnel through a line-by-line assessment of each office, division, unit, subunit (some subunits are 1 person).
20. Bureau leadership determined that the level of employees retained were sufficient to perform the Bureau's statutory duties and the discretionary duties that leadership has determined to pursue.
21. An approximately 200 person agency allows the Bureau to fulfill its statutory duties and better aligns with the new leadership's priorities and management philosophy.
22. The employees who received RIF notices are still CFPB employees for 60 days. Leadership will continuously assess the Bureau's workforce needs and assess and adapt and make appropriate changes to ensure compliance with statutory duties and account for changing circumstances.
23. Attached are true and correct copies of the following documents:

- A copy of the Consumer Financial Protection Bureau 2025 Supervision and Enforcement Priorities Memorandum, dated April 16, 2025, which constitutes all letters, memoranda, or emails sent to CFPB staff from me and/or from Acting Director Russell Vought this week; a representative sample of a reduction in force notice that was issued on April 17, 2025, including attachments; a list of job titles of employees involved in the reduction in force; and a copy of a spreadsheet of Bureau divisions, offices, units, and subcomponents. Pursuant to the Court's Minute Order, Defendants are filing the list of employees involved and their job titles under seal as well as submitting that document by e-mail to Ms. Rodriguez-Feleke.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.



Mark R. Paoletta  
Chief Legal Officer



1700 G Street NW, Washington, D.C. 20552

April 16, 2025

**TO** CFPB Staff

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**FROM** Mark R. Paoletta  
Chief Legal Officer

A handwritten signature in blue ink, appearing to read 'Mark R. Paoletta', is written over the printed name and title.

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**SUBJECT** 2025 SUPERVISION AND ENFORCEMENT PRIORITIES

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This document sets out the Bureau’s supervision and enforcement priorities. The Bureau will focus its enforcement and supervision resources on pressing threats to consumers, particularly service members and their families, and veterans. To focus on tangible harms to consumers, the Bureau will shift resources away from enforcement and supervision that can be done by the States. All prior enforcement and supervision priority documents are hereby rescinded.


1. To avoid the ever-increasing number of supervisory exams, which are multiplying the cost of running businesses and raising consumer prices, Supervision shall decrease the overall number of “events” by 50%. The focus should be on conciliation, correction, and remediation of harms subject to consumers’ complaints. Supervision should focus on collaborative efforts with the supervised entities to resolve problems so that there are measurable benefits to consumers.
2. The Bureau’s focus will shift back to depository institutions, as opposed to non-depository institutions. In 2012, 70% of the Bureau’s supervision focused on banks and depository institutions and 30% on nonbanks. Now that proportion has completely flipped, with over 60% on nonbanks and less than 40% on banks and depository institutions. The Bureau must seek to return to the 2012 proportion and focus on the largest banks and depository institutions.
3. The Bureau will focus on actual fraud against consumers, where there are identifiable victims with material and measurable *consumer damages* as opposed to matters based on the Bureau’s perception that consumers made “wrong” choices. The areas of priorities are:
  - a. Mortgages (getting the highest priority).

- b. FCRA/Reg V data furnishing violations.
  - c. FDCPA/Reg F relating to consumer contracts/debts.
  - d. Various fraudulent overcharges, fees, etc.
  - e. Inadequate controls to protect consumer information resulting in actual loss to consumers.
4. The Bureau will focus on redressing tangible harm by getting money back directly to consumers, rather than imposing penalties on companies in order to simply fill the Bureau's penalty fund.
  5. The Bureau will focus on providing redress to service members and their families, and veterans.
  6. The Bureau will respect Federalism:
    - a. The Bureau will deprioritize participation in multi-state exams unless *required* by statute (rather than merely permitted).
    - b. The Bureau will deprioritize supervision where States have and exercise ample regulatory and supervisory authority, unless required by statute (rather than merely permitted).
    - c. The Bureau will minimize duplicative enforcement, where State regulators or law enforcement authorities are currently engaged in or have concluded an investigation into the same matter.
  7. The Bureau will respect other federal agencies' regulatory ambit:
    - a. The Bureau will eliminate duplicative supervision or supervision outside of the Bureau's authority (e.g., no supervision of M&A, just because regulated entities are involved, or attempt to insert itself into bankruptcy supervision).
    - b. To the extent feasible, the Bureau will coordinate exams' timing with other/primary federal regulators.
    - c. The Bureau will minimize duplicative enforcement, where another federal regulator is currently engaged in or has concluded enforcement.
  8. The Bureau will not pursue supervision under novel legal theories, including of the Bureau's authority. It will focus on areas that are clearly within its statutory authority.
  9. The Bureau will not engage in or facilitate unconstitutional racial classification or discrimination in its enforcement of fair lending law:
    - a. The Bureau will not engage in redlining or bias assessment supervisions or enforcement based solely on statistical evidence and/or stray remarks that may be susceptible to adverse inferences.
    - b. The Bureau will pursue only matters with proven actual intentional racial discrimination and actual identified victims. Such matters shall be brought to the leadership's attention and maximum penalties will be sought.

10. The Bureau will deprioritize the following:
  - a. Loans or other initiatives for “justice involved” individuals (criminals).
  - b. Medical debt.
  - c. Peer-to-peer platforms and lending.
  - d. Student loans.
  - e. Remittances.
  - f. Consumer data.
  - g. Digital payments.
11. The Bureau’s primary consumer enforcement tools are its disclosure statutes. The Bureau shall not engage in attempts to create price controls.



MEMORANDUM FOR: 

FROM: Russell T. Vought   
Acting Director of Consumer Financial Protection Bureau

DATE: April 17, 2025

SUBJECT: Specific Notice of Reduction in Force

I regret to inform you that you are affected by a reduction in force (RIF) action. This RIF action is necessary to restructure the Bureau's operations to better reflect the agency's priorities and mission.

This is your specific notice of RIF. In accordance with RIF procedures specified in Title 5, Code of Federal Regulations, Part 351, you are being released from your competitive level because your position is being eliminated. Consequently, you will be separated from Federal service effective June 16, 2025. In the event you are qualified and have assignment rights to a position that becomes available during the notice period, you will be informed via a specific, subsequent RIF notice. Should the circumstances of the RIF otherwise change, this notice may be withdrawn.

Please be advised that you will retain access to work systems, including email and internal platforms until 6:00 PM Eastern Time, on April 18, 2025. After that time system access will be discontinued, and you will be placed in an administrative leave status through your official separation date as outlined above.

It is recommended that you download a copy of your eOPF and performance records and send **only** personnel related documents to your personal email address. Employees **are strictly prohibited** from sending any Bureau work related documents, emails, information or data to their personal email address. **Employees are only authorized to email personal records outside of the Bureau.** Employees who send Bureau work related documents externally will be subject to disciplinary action up to and including removal from federal service.

Also, please ensure that your personal information is updated in HRConnect including your personal email address, personal phone number and home address. This information will be important as we continue to communicate with you during the RIF period.

### **Retention Standing**

This action is being taken under the civil service RIF regulations and procedures. CFPB retains information used in connection with this action, including retention registers which list employees in retention standing order by civil service tenure group and subgroup, veterans' preference, performance ratings, and length of Federal service.

**Competitive Area:** SUPERVISION MIDWEST REGION

**Type of Service:** Competitive-Career

**Work Schedule:** Full-Time

**Position:** Examiner, CN-60, Series 0570

**Competitive Level:** A010

**Tenure Group and Subgroup:** Tenure Group 1

**Veterans' Preference:** None

**Last Three Performance Ratings:**

Period Ending 9/30/2024: Rated Level 3. Fully Successful or equivalent. Pass level under pass/fail program

Period Ending 9/30/2023: Rated Level 3. Fully Successful or equivalent. Pass level under pass/fail program

Period Ending 9/30/2022: Rated Level 3. Fully Successful or equivalent. Pass level under pass/fail program

**Additional Years of Credit Based on Performance Ratings:** 20

**Adjusted RIF Service Computation Date (SCD):** 

NOTE: The adjusted RIF SCD includes all creditable military and civilian service and is adjusted with additional credit (up to a maximum of 20 years) for the performance ratings.

Please contact the Bureau of Fiscal Service (BFS) at 304-480-8000 option 4 or [CFPBHROPs@fiscal.treasury.gov](mailto:CFPBHROPs@fiscal.treasury.gov) immediately if you believe any of the above information is incorrect. The Bureau is committed to correcting any incorrect employee information.

You may be eligible for a severance pay. For eligibility, please visit [OPM's Severance Pay Fact Sheet](#).

### **RIF Package**

Each employee impacted by RIF has access to documents that outline applicable benefits for which you may be eligible or entitled as appropriate. To access these documents, you may make an appointment with the Bureau of Fiscal Service (BFS) to obtain paper copies of the documents. You may make an appointment by contacting BFS at 304-480-8000 option 4 or [CFPBHROPs@fiscal.treasury.gov](mailto:CFPBHROPs@fiscal.treasury.gov). In addition, the websites to certain relevant external benefits provided by other entities are found immediately below.

For training benefits under the Workforce Improvement Act of 1998, please visit [www.careeronestop.org](http://www.careeronestop.org).

For unemployment compensation benefits, please refer to the Department of Labor website at [www.dol.gov](http://www.dol.gov).

For general transition assistance information, please refer to the [OPM Employee's Guide to Career Transition](#) or contact OHC at [CFPB\\_OHC\\_General@cfpb.gov](mailto:CFPB_OHC_General@cfpb.gov).

## **Appeal and Grievance Rights**

### U.S. Merit Systems Protection Board (MSPB)

If you believe your retention rights have not been applied correctly or have been violated, you may appeal this action to the MSPB. Your appeal must be in writing and may be filed any time after the effective date of the action being appealed until no later than 30 calendar days after the effective date. Failure to file an appeal within the time limit may result in dismissal of the appeal as untimely filed. More information on filing appeals is included in your RIF package. You may also access the MSPB website at [www.mspb.gov](http://www.mspb.gov) for additional and further detailed information on the appeal process.

### Equal Employment Opportunity (EEO)

If you believe this termination is being taken in whole or in part because of discrimination based on race, color, religion, sex, national origin, disability, age, genetic information, pregnancy and/or reprisal for prior EEO activity, you may file a discrimination complaint with the Agency's Office of Civil Rights. To initiate the formal discrimination complaint process, you must first contact an EEO Counselor within forty-five (45) calendar days of the employment action or event you believe is discriminatory, harassing, or retaliatory. You may contact the Office of Civil Rights at [CFPB\\_EEO@cfpb.gov](mailto:CFPB_EEO@cfpb.gov) or (202) 435-9EEO, 1-855-233-0362 or 202-435-9742 (TTY).

### Office of Special Counsel

If you believe this action is being taken in retaliation for your making protected whistleblowing disclosures, you may also seek corrective action from the U.S. Office of Special Counsel (OSC). If you do so, your appeal may be limited to whether the Agency took one or more covered personnel actions against you in retaliation for making protected whistleblowing disclosures, and you will not be able to challenge the decision on other bases in that action. To seek corrective action from the OSC, you may submit your complaint online. More information on or about filing a complaint with the OSC may be found at <https://osc.gov/Pages/File-Complaint.aspx>. As an alternative, you may communicate in writing to the following address:

Complaints Examining Unit  
U.S. Office of Special Counsel  
1730 M Street, N.W., Suite 218  
Washington, DC 20036-4505

## **Conclusion**

This action is being taken in accordance with the applicable civil service RIF regulations. Included in your RIF package is a copy of the Office of Personnel Management (OPM) retention regulations, 5 C.F.R. Part 351. Further and detailed information about the RIF regulations may also be accessed on OPM [website](#), [Reductions in Force](#). You may make an appointment to review and obtain a copy of the RIF regulations and/or records pertaining to you by contacting the Bureau of Fiscal Service.

The Employee Assistance Program (EAP) is available free to you and in most cases your immediate family. EAP counselors are available 24 hours a day, 365 days per year at 1-800-222-0364 (TTY 1-888-262-7848) or <http://www.foh4you.com/>.

Because you are being separated through a RIF action, you are eligible for career transition and placement assistance. Specifically, you are eligible for the Bureau Reemployment Priority List (RPL), Career Transition Assistance Program (CTAP), and Interagency Career Transition Assistance Program (ICTAP). Your RIF package includes further information on these programs.

Please be advised that an early resignation may affect your eligibility for placement assistance and your appeal rights. It may also impact your ability to qualify for unemployment compensation and training benefits provided under WIA. You are encouraged to contact your State's Department of Labor and Employment for any questions regarding unemployment compensation. You are also encouraged to contact the Bureau of Fiscal Service (BFS) at 304-480-8000 option 4 or [CFPBHROPs@fiscal.treasury.gov](mailto:CFPBHROPs@fiscal.treasury.gov) to determine how an early resignation may affect your benefits.

This RIF action does not reflect directly on your service, performance, or conduct. It is being taken solely for the reasons stated above. Leadership at the Bureau of Consumer Financial Protection are appreciative of your service.

Attachments (7)

1. MSPB Appeal Information
2. OPM Retention Regulations
3. Severance Pay Estimate
4. Unemployment Insurance
5. State Workforce Programs
6. Authorization for Release of Employment Information
7. CTAP, ICTAP and Reemployment Priority List (RPL) Program Information

**U.S. Merit Systems Protection Board**  
**Information Sheet No. 8**  
**e-Appeals**

**Purpose**

The purpose of this information sheet is to provide general guidance and background information. It does not represent an official statement approved by the Board itself, and is not intended to provide legal counsel or to be cited as legal authority. Instead, it is intended only to help the public become familiar with the MSPB and its procedures. In all instances, however, the Board's regulations and current case law control with respect to the matters discussed here.

**What is e-Appeal?**

E-Appeal is a system which allows participants in Board proceedings to file and receive some or all of their pleadings to the Board electronically through the internet.

**What type of pleadings can be filed or received through e-Appeal?**

Virtually every written submission that a party or representative may file can be sent through e-Appeal including submissions that set out claims, allegations, arguments, or evidence, motions, legal briefs, petitions, responses, and attachments. Exceptions to this rule are set forth in 5 C.F.R. § 1201.14(c): requests to hear a case as a class action, service of subpoenas, filing a pleading with the Special Panel (after a disagreement between MSPB and EEOC), filing a pleading that contains Sensitive Security Information or classified information, and filing a request to participate as an amicus curiae or filing an amicus brief.

**How does e-Appeal work?**

To start, a party or representative must register with the Board as an e-filer by following the simple instructions at the Board's e-Appeal website (<https://e-appeal.mspb.gov/>). After that, everything is done through the website. To file a document, you go to the Board's website and upload an electronic document or enter the text of your pleading. The website accepts documents in all popular electronic formats. The e-Appeal system will then send an e-mail message to all parties and their representatives who are registered as e-filers, with a link to the Repository at e-Appeal Online, where they can view and download the documents. At the Repository, you will also find an electronic "Docket Sheet" listing all of the documents issued by the Board to the parties, as well as all pleadings filed by the

parties, including those that are not available for viewing and downloading electronically. This will assure that you know what information is before the administrative judge when your appeal is decided.

**Do I serve documents by e-mail?**

No. You may not use e-mail to serve pleadings. You just go to the Board's e-Appeal website to upload an electronic file or enter the text of your pleading online. The Board assures service of all documents on registered e-filers as explained in the response immediately above. The Board will not disclose an e-filer's e-mail address to the opposing party or to third parties.

**If I register, must I file everything electronically?**

No. Although registration as an e-filer permits you to file electronically, you may file any pleading by non-electronic means, which include regular mail, fax, and personal or commercial delivery. Regardless of the means of filing a particular pleading as explained immediately above, the e filer will be allowed to submit supporting documentation as attachments, in both electronic and paper form. You can also withdraw from e-filing at any time. Also, if you are represented, you and your representative need not both be e-filers.

**How hard is it to use e-Appeal?**

E-Appeal is easy to use. If you use the Internet to make airline reservations or to make purchases, you will not have much trouble learning to use e-Appeal.

**What if I have other questions?**

Just go to the Board's e-Appeal website (<https://e-appeal.mspb.gov/>) for step-by-step help in getting started, a detailed FAQ (Frequently Asked Questions) section, and lots of other helpful information and links.



[OPM.gov](#) / [Policy](#) / [Workforce Restructuring](#) / Reductions in Force

# REDUCTIONS IN FORCE OVERVIEW

The U.S. Office of Personnel Management develops policy and provides guidance to Federal agencies regarding Reduction in Force (RIF). This page serves as a portal to assist you in locating pertinent information and content related to RIF in the Federal Government.

When an agency must abolish positions, the RIF regulations determine whether an employee keeps his or her present position, or whether the employee has a right to a different position. The regulatory requirements governing reduction in force are contained in Title 5, Code of Federal Regulations, Part 351. Federal agencies must follow the procedures contained in the Code of Federal Regulations when conducting a RIF. The law provides that OPM's RIF regulations must give effect to four factors in releasing employees:

1. tenure of employment (e.g., type of appointment);
2. veterans' preference;
3. length of service; and
4. performance ratings.

An agency is required to use the RIF procedures when an employee is faced with separation or downgrading for a reason such as reorganization, lack of work, shortage of funds, insufficient personnel ceiling, or the exercise of certain reemployment or restoration rights. A furlough of more than 30 calendar days, or of more than 22 discontinuous work days, is also a RIF action. (A furlough of 30 or fewer calendar days, or of 22 or fewer discontinuous work days, is an adverse action.)

This site provides general and detailed information and guidance on RIF procedures.

Click the Tabs for general information about:

## Summary of Reduction in Force

This summary covers the procedures in OPM's reduction in force regulations.

## The Employee Guide to Reduction in Force Benefits

The information presented in this guide is intended to provide an overview of benefits and entitlements if you are affected by RIF. The information is general in nature and cannot cover every situation. It may not be

applicable to every Federal employee. If you need more specific information, please contact your servicing human resources office.

## Summary of Transfer of Function

A transfer of function takes place when a function ceases in one competitive area, and moves to one or more other competitive areas that do not perform the function at the time of transfer. This summary covers the rights of non-temporary employees who have the right to move with their work to another organization if the alternative is separation or downgrading by RIF.

## Workforce Reshaping Operations Handbook and Appendices

The [Workforce Reshaping Operations Handbook\(PDF file\)](#) with [Appendices\(PDF file\)](#) assists Federal agencies that are reshaping by identifying mandatory procedures that agencies must follow and by suggesting related options that may reduce the likelihood of involuntary separations.

## SUMMARY OF REDUCTION IN FORCE UNDER OPM'S REGULATIONS

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- [Defining the Competitive Area](#)
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- [Establishing Competitive Levels](#)
- [Establishing Retention Registers](#)
- [Determining Retention Standing-Tenure](#)
- [Determining Retention Standing-Veterans' Preference](#)
- [Determining Retention Standing-Veterans' Preference for Retired Members of the Armed Forces](#)
- [Determining Retention Standing-Total Creditable Service](#)
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- [Sample Bump Right to a Different Competitive Level](#)
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- [Additional Information from the Agency](#)

## Learning About the RIF Regulations

One of the most difficult situations in any worker's life is being laid off.

In the Federal Government, layoffs are called reduction in force (RIF) actions. When an agency must abolish positions, the RIF regulations determine whether an employee keeps his or her present position, or whether the employee has a right to a different position.

This summary discusses the procedures in the RIF regulations. With this summary, employees, managers, collective bargaining representatives, and others will have an overview of both the agency's and its employees' rights in a restructuring situation.

The appropriate human resource office in the agency can provide additional information on specific questions relating to RIF policies, options, and entitlements.

## Legal Basis for the RIF Regulations

The RIF regulations are derived from section 12 of the Veterans' Preference Act of 1944 and other statutes. These laws are codified in sections 3501 through 3503 of title 5, United States Code (5 U.S.C. 3501-3503). OPM implements these statutory requirements through regulations published in part 351 of title 5, Code of Federal Regulations (5 C.F.R. part 351).

The law provides that the RIF regulations must give effect to four retention factors:

1. Tenure of employment (i.e., type of appointment);
2. Veterans' preference;
3. Total creditable Federal civilian and uniformed service; and
4. Performance ratings.

This summary will cover each factor in more detail.

## The Agency's Right to Make RIF Decisions

Each agency has the right to decide what positions are abolished, whether a RIF is necessary, and when the RIF will take place. Once the agency makes these decisions, the retention regulations then determine which employee is actually reached for a RIF action.

## Actions Covered by the RIF Regulations

An agency must use the RIF regulations before separating or demoting an employee because of an organizational reason such as reorganization, including lack of work, shortage of funds, insufficient personnel ceiling, or the exercise of certain reemployment or restoration rights. In fact, virtually all RIF actions are the result of a reorganization (e.g., the agency reorganizes as the result of a shortage of funds, lack of work, restructuring, etc.).

A furlough of more than 30 calendar days, or of more than 22 discontinuous workdays, is also a RIF action. (A furlough of 30 or fewer calendar days, or of 22 or fewer discontinuous workdays, is an adverse action.)

An agency may not use the RIF regulations to separate or demote an employee for a personal reason, such as problems with the employee's performance or conduct.

## The Agency's Right to Reassign Employees

The abolishment of a position does not always require the use of RIF procedures. The agency has the right to avoid a RIF action by simply reassigning an employee to a vacant position at the same grade or pay without regard to the employee's rights under the RIF regulations. The vacant position may be in the same or in a different classification series, line of work, and/or geographic location. The "Summary of Reassignment Under the Regulations" includes additional information on reassignment.

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## Defining the Competitive Area

When preparing for a RIF, the agency defines the "**Competitive Area**" that establishes the geographical and organizational limits for RIF competition.

A competitive area may consist of all or part of an agency. The minimum competitive area is an organization in a local commuting area that is separate from other agency organizations because of differences in operation, work function, staff, and personnel administration. Separate personnel administration is the authority of managers to authorize personnel actions (i.e., establishing positions, abolishing positions, etc.), not just process personnel actions. For example, a single personnel office may potentially process actions for multiple competitive areas.

At its option, an agency may establish a competitive area larger than the minimum standard. The regulations do not define the maximum size of a competitive area (e.g., a competitive area may potentially be nationwide or even worldwide).

An Inspector General activity covered by the Inspector General Act of 1978 is always defined as a separate competitive area.

If an agency wants to redefine a competitive area within 90 days of the RIF effective date, the agency must obtain OPM's approval for the change.

## Defining the Local Commuting Area

While defining its competitive area, the agency also defines the appropriate "**Local Commuting Area(s)**" for the competitive area.

A local commuting area usually includes one population center in which employees live and reasonably travel back and forth to work. The regulations do not define a mileage standard for local commuting area. Instead, the agency must apply the regulations and determine what is reasonable for a specific geographic location.

## Establishing Competitive Levels

Within each competitive area, the agency groups interchangeable positions into "**Competitive Levels.**"

Each competitive level includes positions with the same grade, classification series, and official tour of duty (e.g., full-time, part-time, seasonal, or intermittent). For example, otherwise identical full-time and seasonal positions are placed in separate competitive levels even when the agency conducts a RIF while the seasonal employee happens to be working a full-time tour of duty.

All positions in a competitive level have interchangeable qualifications, duties, and responsibilities. The agency establishes a competitive level based on employees' official position descriptions, not on the employees' personal qualifications.

The agency establishes separate competitive levels for positions filled as part of a formally designated trainee or developmental program. The agency also establishes separate competitive levels for positions filled on competitive service appointments, and for positions filled on excepted service appointments.

The agency places two similar positions (e.g., same grade, classification series, work schedule, etc.), in the same competitive level when the position descriptions for the two positions show that an employee in either one of the positions needs no more than 90 days to be able to perform the key tasks of the other position.

The agency does not include employees with competitive service temporary appointments in the competitive level because these employees serve at the will of the agency. The agency includes excepted employees with temporary appointments of 1 year or less in the competitive level only after the employee completes more than 1 year of current continuous service under the same type of appointment.

## Establishing Retention Registers

After grouping interchangeable positions into competitive levels, the agency applies the four retention factors in establishing separate "**Retention Registers**" for each competitive level that may be involved in the RIF. The terms "**Competitive Level**" and "**Retention Register**" generally have the same meaning. "**Retention Register**" is the ranking of employees in the competitive level after the agency applies the four retention factors.

The agency lists the name of each employee on the retention register in the order of the employee's relative retention standing. For example, the employee with the highest standing is at the top of the register, and the

employee with the lowest standing is at the bottom of the register.

## Determining Retention Standing-Tenure

Beginning with Group I, the agency ranks competitive service employees on a retention register in three groups according to their types of appointment:

**Group I** - Includes career employees who are not serving on probation. A new supervisor or manager who is serving a probationary period that is required on initial appointment to that type of position is not considered to be serving on probation if the employee previously completed a probationary period.

**Group II** - Includes career-conditional employees, and career employees who are serving a probationary period because of a new appointment.

**Group III** - Includes employees serving under term and similar non-status appointments.

Retention registers for excepted positions use similar tenure groups.

## Determining Retention Standing-Veterans' Preference

The agency divides each of the three tenure groups into three subgroups based upon employees' entitlement to veterans' preference for RIF purposes:

1. Subgroup AD - Includes veterans who are eligible for RIF preference and who have a compensable service-connected disability of 30% or more
2. Subgroup A - Includes veterans eligible for RIF preference who are not eligible for subgroup AD (including eligible spouses, widowers or widowers, and mothers of veterans).
3. Subgroup B - Includes nonveterans and others not eligible for RIF preference in subgroups AD and A.

OPM's publication "Vet Guide" has additional information on eligibility for veterans' preference. Vet Guide is available on the OPM website.

## Determining Retention Standing-Veterans' Preference for Retired Members of the Armed Forces

By law (i.e., the Dual Compensation Act of 1964, as presently codified in section 3501(a) of title 5, United States Code), a retired member of the Armed Forces is a veteran under the RIF regulations only if the employee meets one of the following three conditions:

1. The Armed Forces retirement (without regard to benefits from the Department of Veterans Affairs) is directly based upon a combat-incurred disability or injury; or
2. The Armed Forces retirement is based upon less than 20 years of active duty; or
3. The employee has been working for the Government since November 30, 1964, without a break in service of more than 30 days.

## Determining Retention Standing-Total Creditable Service

Within each subgroup, the agency ranks employees by their respective service dates. For example, the agency places the employee with the most service at the top of the subgroup, and places the employee with the least service at the bottom of the subgroup.

Retention service credit includes all creditable Federal civilian and military service.

A retired member of the Armed Forces with 20 or more years of military service who is not eligible for veterans' preference under the RIF regulations receives retention credit only for Armed Forces service during a war, or service performed in a campaign or expedition for which the individual received a badge.

## Determining Retention Standing-Performance

Employees receive extra retention service credit for performance based upon the average of their last three annual performance ratings of record received during the 4-year period prior to the date the agency either (1) issues specific RIF notices, or (2) at its option, freezes ratings before issuing RIF notices. If an employee received more than three ratings during the 4-year period, the agency uses the three most recent annual ratings of record.

Most employees receive performance ratings of record under one of eight possible summary rating patterns required by paragraph 5 C.F.R. 430.208(d) of the performance appraisal regulations (e.g., a two-level "Pass/Fail" pattern, a traditional five-level pattern, etc.) The RIF regulations cover situations when all employees in the competitive area are covered by a single rating pattern (e.g., all employees are covered by a five-level pattern), as well as situations when employees in the competitive area are covered by more than one summary rating pattern (e.g., some employees are covered by a five level pattern, while other employees are covered by a two-level "Pass/Fail" pattern).

- **Single Rating Pattern.** An agency has a single rating pattern when all employees in the competitive area received performance ratings of record under only one of the eight possible summary rating patterns. For example, all of the employees in the competitive area have ratings of record only under a five-level pattern, or only under a two-level pattern, or under the same three-level pattern, etc. The amount of extra retention service credit with a single rating pattern is:
  1. **20** additional years for each performance rating of "**Outstanding**" or equivalent (i.e., Level V);
  2. **16** additional years for each performance rating of "**Exceeds Fully Successful**" or equivalent (i.e., Level IV); and,
  3. **12** additional years for each performance rating of "**Fully Successful**" or equivalent (i.e., Level III).

The agency does not give any additional service credit for performance ratings below Fully Successful or equivalent (i.e., no additional retention service credit for a rating of record below Level 3).

For example, an employee with 3 years of Federal service has one Outstanding rating of record, (20), and two Exceeds Fully Successful (16) ratings of record. The employee would receive additional reduction in force service credit based upon the three actual ratings of record:  $20 + 16 + 16 = 52$ , divided by  $3 = 17.3$ , rounded up to 18 years of additional retention credit for performance.

The agency always rounds up a fraction (e.g., 17.3 years) to the next whole number (e.g., 18 years) for the final value of the employee's additional retention credit for performance.

- **Multiple Rating Patterns.** If an agency has employees in a competitive area who have performance ratings of record under more than one of the eight possible summary rating patterns, at its option the agency may provide different amounts of additional retention service credit for employees who have the same summary level, but are under different patterns. The range of additional service credit is still limited from 12 to 20 years.

For example, the agency may elect to provide employees who have a Level 3 (Fully Successful or equivalent) rating of record under a two-level Pass/Fail pattern with 18 years of additional retention service credit, while electing to continue providing employees who have a Level 4 (Exceeds Fully Successful or equivalent) rating of record under a five-level pattern with 16 years of additional retention service credit.

- **Less Than Three Ratings of Record.** If an employee received one or two, but not three ratings of record during the applicable 4-year period, the agency gives credit for performance on the basis of the actual rating(s) of record divided by the number of actual ratings received.
- **Modal Rating.** If an employee did not receive any ratings of record during the applicable 4-year period, the agency gives retention credit on the basis of a single "**Modal Rating**" for the employee's summary level pattern.

The modal rating is the summary rating level given most frequently to the summary rating pattern that applies to the employee's position. For example, if Level 4 (Exceeds Fully Successful) is the most frequent rating of record for employees covered by a five-level pattern, Level 4 is the modal rating for an employee under that pattern who did not receive any ratings of record.

The agency determines the modal rating on the basis of its most recently completed available ratings.

The agency also decides whether to base the modal rating upon ratings finalized throughout the agency, or upon ratings finalized in a smaller agency organization (such as the competitive area).

## Two Rounds of RIF Competition

In "**First Round RIF Competition**," the agency applies the four retention factors to a competitive level to identify which employee has the lowest retention factor. The agency may use RIF procedures to release the lowest-standing employee from the competitive level.

In "**Second Round RIF Competition**," the agency again applies the four retention factors, this time to determine whether a released employee has a bump or retreat right to a position in a different competitive level that is held by an employee with even lower retention standing.

## Sample Retention Register

This sample retention register, including additional credit for performance in the "RIF SCD," is a competitive level for GS-343-12 (Management Analyst) full-time employees holding competitive service appointments:

GS-343-12			
Group/Subgroup	Employee Name	SCD	RIF SCD
I-AD	Smith, Joseph O.	04-02-73	04-02-57
I-A	Brown, Nathaniel T.	11-14-66	11-14-50
	Wilson, William A.	07-31-65	07-31-53
I-B	Downs, Christopher G.	06-17-64	06-17-44
	Wright, Mary S.	03-28-94	03-28-74
	Finn, Charles N.	04-15-93	03-28-77
	White, Beatrice L.	08-22-95	08-22-79
II-A	Robinson, John H.	08-21-01	08-21-81
II-B	Keane, Susan M.	03-13-02	03-13-82

## Release From the Competitive Level

The agency releases employees from the retention register in the inverse order of their retention standing. For example, the agency begins with the employee who has the lowest standing in releasing employees from the competitive level as a reduction in force action.

The agency releases all employees in group III before releasing employees in group II, and releases all employees in group II before releasing employees in group I.

Then within subgroups, the agency releases all employees in subgroup B before releasing employees in subgroup A, and releases all employees in subgroup A before releasing employees in subgroup AD.

The agency must notify any employees reached for release out of this regular order (such as under a temporary or a continuing exception in order to retain an employee with special skills) of the reasons for the exception.

## Sample Release From the Competitive Level

This sample retention register is a competitive level for GS-343-12 full-time employees holding competitive service appointments:

GS-343-12				
Group/Subgroup	Employee Name	SCD	RIF SCD	Action
I-AD	Smith, Joseph O.	04-02-73	04-02-57	
I-A	Brown, Nathaniel T.	11-14-66	11-14-50	



Group/Subgroup	Employee Name	SCD	RIF SCD	Action
	Wilson, William A.	07-31-65	07-31-53	Position abolished; displaces White
I-B	Downs, Christopher G.	06-17-64	06-17-44	
	Wright, Mary S.	03-28-94	03-28-74	
	Finn, Charles N.	04-15-93	03-28-77	Transfers to different agency
	White, Beatrice L.	08-22-95	08-22-79	Displaced by Wilson; lowest standing; released; retreats to GS-560-11
II-A	Robinson, John H.	08-21-01	08-21-81	Position abolished; lowest standing; released; bumps to GS-346-9
II-B	Keane, Susan M.	03-13-02	03-13-82	Position abolished; lowest standing; released; separated

**Explanation** - Based solely upon organizational needs, the agency abolished four positions, held by Wilson, Finn, Robinson and Keane.

Finn transferred to a different agency before the RIF effective date.

In the RIF, Robinson and Keane had the lowest retention standing, and are released from the competitive level.

In other RIF-related actions, Wilson (in tenure group and subgroup I-A) displaced White (in tenure group and subgroup I-B). White is released from the competitive level because of lowest retention standing. Wilson retains the same I-A status after entering into White's former position. Wilson's displacement of White is not a RIF action because Wilson was not released from the competitive level.

Unless White, Robinson, and Keane have bump or retreat rights to another position, the agency may separate each employee by RIF.

Keane has no assignment right to another position and separates by RIF. Robinson has a bump right to another position, while White has a retreat right. This summary will cover both the bump and the retreat actions in more detail.

## Possible Right to Bump or Retreat to an Available Position

An employee who the agency releases from a competitive level may have bump or retreat rights to a continuing position on a different competitive level held by another employee with lower retention standing.

A released competitive service employee in tenure groups I or II has Bump or Retreat rights to an "**Available Position**" in the same competitive area if the agency would otherwise separate or demote the released employee by RIF, and the released employee has a current performance rating of record equivalent to Minimally Successful (Level II) or higher.



**Available Position.** The existence of an "**available position**" does not oblige an agency to offer an employee a particular position. However, an available position does establish the employee's right to be offered a position at the same grade of the available position.

An "**Available Position**" must:

1. Last at least 3 months;
2. Not be a temporary time-limited position;
3. Be in the competitive service;
4. Be a position that the released employee qualifies for;
5. Have a pay rate that requires no reduction, or the least possible reduction, in the released employee's present grade (but not to a higher grade than the employee's present position.);
6. Have the same type of work schedule (full-time, part-time, seasonal, intermittent, on-call) as the released employee's present position;
7. Be within three grades or grade-intervals of the employee's present position ("**Grade-Intervals**" are discussed below); and
8. Be held by an employee:
9. In a lower retention subgroup who is subject to bump rights, or
  1. In the same subgroup, but with less service, and who holds a position which the employee formerly occupied on a permanent basis (or an essentially identical position) that is subject to retreat rights.

Promotion potential is not a consideration in filling a position under the RIF regulations. A RIF offer may have less, more, or the same promotion potential as the released employee's present position.

An employee with an excepted service appointment has no assignment rights under the RIF regulations. However, an agency may elect to provide its excepted employees with RIF assignment rights to other excepted positions under the same appointment authority.

To determine employees' potential qualifications to bump or retreat into another position, before the agency issues RIF notices the agency may ask employees to submit a qualifications update by a designated freeze date.

## Bumping Rights

"**Bumping**" means displacing an employee on a different competitive level who is in a lower tenure group, or in a lower subgroup within the released employee's own tenure group.

For example, an otherwise eligible subgroup I-A employee could potentially bump a lower-standing employee on a different competitive level in subgroup I-B, in tenure Group II, or in tenure Group III. For another example, an otherwise eligible subgroup I-B employee could potentially bump a lower-standing employee in tenure Group II, or tenure Group III.

Although the released employee must be qualified for the position, the bump right may be to a position that the released employee never held.

At its option, the agency may consider employees' total service in determining an employee's bumping rights. This option provides the first offer to the otherwise eligible released employee with the most service.

# Sample Bump Right to a Different Competitive Level

This sample retention register is a competitive level for GS-346-9 (Logistics Management) full-time employees holding competitive service appointments. In this example, John Robinson (from the example in Section 18), who was released from the GS-343-12 competitive level by RIF, has a bump right to a position in the GS-343-9 competitive level because his II-A group and subgroup tenure is higher than the II-B tenure of Samuel Wills, and he is qualified for the position. The agency then determines whether Samuel Wills has a bump or retreat right to another position on a different retention register.

This is the best offer available to John Robinson. No higher-standing employee in RIF competition has a greater right than John Robinson to this GS-346-9 position:

GS-346-9				
Group/Subgroup	Employee Name	SCD	RIF SCD	Action
I-A	Lawrence, Patrick F.	01-19-79	01-19-65	
I-B	Jones, Bertha M.	05-01-94	05-01-74	
	Walsh, Charles N.	08-13-93	08-13-77	
	Hughes, Sheila C.	11-22-96	11-22-80	
II-B	Wills, Samuel H.	06-13-01	06/13/81	Bumped by Robinson from GS-343-12 retention register; lowest standing; released; separated

After John Robinson bumps Samuel Wills, John Robinson retains the same II-A group and subgroup tenure from the former GS-343-12 position. After the displacement of Samuel Wills, the retention register for the GS-346-9 positions looks like this:

GS-346-9			
Group/Subgroup	Employee Name	SCD	RIF SCD
I-A	Lawrence, Patrick F.	01-19-79	01-19-65
I-B	Jones, Bertha M.	05-01-94	05-01-74
	Walsh, Charles N.	08-13-93	08-13-77
	Hughes, Sheila C.	11-22-96	11-22-80
II-A	Robinson, John H.	08-21-01	08-21-81

## Retreating Rights

**"Retreating"** means displacing an employee on a different competitive level with less service within the released employee's own tenure group and subgroup.

The position may be up to five grades (or grade-intervals) lower than the position held by the released employee if he or she is a disabled veteran in Subgroup AD.

The position must also be the same position or essentially identical to a position held by the released employee in any Federal agency on a permanent basis.

An employee with a current annual performance rating of record of Minimally Successful (Level II) has retreat rights only to positions held by an employee with the same or a lower performance rating of record.

## Sample Retreat Right to a Different Competitive Level

This sample retention register is a competitive level for GS-560-11 full-time employees holding competitive service appointments.

Beatrice White (from the example in Section 18), who was released from the GS-343-12 competitive level by RIF, has the right to retreat to a position held by Charles Gabriel in the GS-560-11 competitive level. This is the best offer available to Beatrice White, who is qualified for the position. The agency then determines whether Charles Gabriel has a bump or retreat right to another position on a different retention register. No higher-standing employee has a right to this GS-560-11 position:

GS-560-11				
Group/Subgroup	Employee Name	SCD	RIF SCD	Action
I-AD	Malone, Michael M.	01-19-79	01-19-65	
I-B	Cook, Joseph G.	05-01-94	05-01-74	
	Gabriel, Charles N.	08-13-93	08-13-81	Displaced by White; lowest retention standing; released; separated

After Beatrice White retreats to the position held by Charles Gabriel, the retention register for the GS-560-11 positions looks like this:

GS-560-11				
Group/Subgroup	Employee Name	SCD	RIF SCD	
I-AD	Malone, Michael M.	01-19-79	01-19-65	
I-B	Cook, Joseph G.	05-01-94	05-01-74	
	White, Beatrice L.	08-22-95	08/22/79	

## Grade Intervals in Assignment Rights

The agency determines the grade limits of a released employee's assignment rights on the basis of the position the employee holds on the RIF effective date, regardless of how the employee progressed to the position.

For example, an employee released from a GS-11 position that progresses GS-5-7-9-11 has potential bump and retreat rights to available positions from GS-11 through GS-5. An employee released from a GS-9 position that progresses GS-5-6-7-8-9 has potential bump and retreat rights to available positions from GS-9 through GS-6.

The difference between successive grades in a one-grade occupation is a grade difference, and the difference between successive grades in a multi-grade occupation is a grade-interval difference.

## **Offers of Assignment to Vacant Positions**

An agency is not required to offer vacant positions in a reduction in force, but may choose to fill all, some, or none of the vacancies.

When an agency chooses to fill a vacancy with an employee reached for release from the competitive level by RIF, the agency must consider the relative retention standing of all the released employees. For example, the agency must offer a position to the released employee in the highest group and subgroup before offering a position to an employee in a lower group and subgroup. This is consistent with a bump offer to an occupied position.

The agency is not required to consider total service in offering positions to employees in the same group and subgroup unless the employee with the most service also formerly held the position on a permanent basis. This is consistent with a retreat offer of an occupied position.

The agency satisfies a released employee's right to RIF assignment rights if the agency offers the employee a vacant position at the grade to which the employee has bump or retreat rights.

An agency may choose to waive qualifications in offering an employee RIF assignment to a vacant position. However, the agency may not waive a minimum educational requirement. (An agency may never waive qualifications in offering assignment to an occupied position.)

An agency may make a RIF offer of a vacant position to a released employee only if the vacancy is in the same competitive area, and within three grades (or grade-intervals) of the employee's present position.

## **RIF Notices**

An agency must give an employee at least 60 days specific written notice before the employee is released from the competitive level by a RIF action.

If faced with an unforeseeable situation (e.g., a natural disaster), the agency may, with OPM approval, give the employee a specific RIF notice of less than 60 days, but at least 30 days, before the effective date of the RIF.

## **RIF Appeals and Grievances**

An employee who has been separated, downgraded, or furloughed for more than 30 days by RIF has the right to appeal the Merit Systems Protection Board (MSPB) if the employee believes that the agency did not properly

follow the RIF regulations. The released employee must file the appeal during the 30-day period beginning the day after the effective date of the RIF action.

An employee in a bargaining unit covered by a negotiated grievance procedure that does not exclude RIF must use the negotiated grievance procedure. The employee may not appeal the RIF action to the Board unless the employee alleges the action was based upon discrimination. The collective bargaining agreement covers the time limits for filing a grievance under a negotiated grievance procedure.

## **Additional Information from the Agency**

The agency's human resources office can provide both employees and managers with additional information on the RIF regulations. The office can also provide information on potential benefits, such as eligibility for:

1. Career transition assistance,
2. Separation incentives (if available),
3. Rehiring selection priority,
4. Severance pay,
5. Retirement,
6. Retraining,
7. Unemployment compensation, and
8. Relocation allowances.

## **REDUCTION IN FORCE DOWNGRADING OR SEPARATION BENEFITS**

### **On this Page**

- [Reduction in Force Downgrading or Separation Benefits](#)
- [Benefits for Downgraded Employees](#)
- [Benefits for Separated Employees](#)
- [Federal Employees Health Benefits Program \(FEHBP\)](#)
- [Federal Employees Group Life Insurance \(FEGLI\) Program](#)
- [Thrift Savings Plan \(TSP\)](#)
- [Retirement Benefits](#)
- [Reemployment and Retraining Programs](#)
- [USACAREERS](#)
- [Severance Pay Estimation Worksheets](#)

If you are affected by reduction in force (RIF), you may have many questions about how your employee benefits will be affected. The information presented in this guide is intended to provide an overview of these benefits and entitlements. The information is general in nature and cannot cover every situation. It may not be applicable to every Federal employee. If you need more specific information, please contact your servicing human resources office.

# Benefits for Downgraded Employees

## Grade and Pay Retention

- If you are placed in a lower-graded position through RIF procedures, you will be entitled to retain the higher grade for two years if you completed at least 52 consecutive weeks at the higher grade. Also, if you are downgraded after receiving a specific RIF notice and taking a lower-graded position offered by management, you will be eligible for grade retention on the same basis as an employee who was actually downgraded by a RIF action.
- Your retained grade is considered to be the grade you held prior to RIF downgrading for most benefits purposes (including pay and pay administration, retirement, life insurance, eligibility for training, noncompetitive promotions, and within-grade increases). However, your retained grade for this RIF cannot be used as your retained grade for future RIF competition. For example, a GS-12 employee who is downgraded because of a RIF to a GS-9 position is still considered to be a GS-12 for most pay-related purposes, but would compete as a GS-9 in a later RIF.
- After grade retention expires, you will be eligible for indefinite pay retention. If you are downgraded because of a RIF but don't meet the 52-week eligibility for grade retention, you will also be eligible for indefinite pay retention. If your former rate of basic pay fits in the pay range for the lower-graded position, you will be placed in the lower pay range without a reduction in pay and pay retention will cease. If your former rate of basic pay is greater than the maximum rate of the pay range for the new position, your former rate will be continued as a retained rate (not to exceed 150 percent of the maximum rate for the grade in which you have been placed). You will then receive 50 percent of any adjustments (e.g., annual salary increases) in the maximum rate for the lower (reduced) grade until that maximum rate equals or exceeds your higher (retained) rate. At that point, pay retention will cease.
- If you are on a temporary or term appointment at the time of a RIF, grade and pay retention will not apply.

## Repromotion Consideration

- If you are downgraded because of RIF, your agency's internal placement plans may allow you to receive priority consideration for promotion to positions up to your former grade level. The specific policies and procedures for such consideration are established by each agency.

Part 536 of Title 5, Code of Federal Regulations, contains more information on grade and pay retention.

# Benefits for Separated Employees

## Severance Pay

- If you are about to be separated from a permanent position involuntarily and through no fault of your own, you will likely be eligible for severance pay. To be eligible, you must not have refused an offer of a position that is (1) in the same commuting area, (2) in the same agency, and (3) no more than two grades

below your current grade level. In addition, you must have been employed for at least 12 continuous months, and cannot be eligible for an immediate annuity from a federal civilian retirement system or from the uniformed services. Also, you must not be receiving workers' compensation benefits for wage loss due to an on-the-job injury.

## **Computation of Severance Pay:**

- Only civilian service is creditable for severance pay. You will be entitled to 1 week's basic pay for each year of civilian service up through 10 years, plus 2 weeks' basic pay for each year of creditable service beyond 10 years. In addition, an age adjustment allowance of 2.5 percent is added for each full quarter of a year you are over 40 years of age. The maximum amount of severance pay is one year's salary (52 weeks). (This is a lifetime limitation. Thus, any severance pay you may have received in the past is taken into account when applying the limit.) Severance payments will be equal to your weekly pay at the time of separation and will be paid out at regular pay period intervals (usually biweekly) until the severance pay is exhausted. The only deductions made from severance pay are taxes, social security (if applicable), and Medicare.
- Severance pay estimation sheets are located at the end of this guide. The actual calculation formula is somewhat more complicated and technical. The samples are intended to help compute the approximate amount of severance pay you might receive. To receive an actual computation, please contact your servicing human resources office.
- If you are reemployed in a permanent position with the Federal government or the District of Columbia, severance payments will be stopped immediately. If you are reemployed in the Federal government on a temporary appointment after a break of more than 3 calendar days, severance pay will be temporarily suspended. When your temporary appointment ends, the agency will restart the unexpired portion of your severance pay. If you accept a temporary appointment with the Federal government within 3 calendar days of separation and subsequently leave that temporary job on an involuntary basis (e.g., expiration of appointment), you are eligible for severance pay based on the separation from the temporary job. Severance pay would be recalculated based on your rate of pay when you separated from the temporary job. Employment in the private sector has no effect on your right to receive severance pay from the Federal government.

## **Unemployment Compensation**

- The Department of Labor administers the unemployment insurance program for Federal employees through State governments. States, including the District of Columbia, determine the eligibility for benefits and the amounts to be paid to unemployed individuals. The program provides a weekly income for a limited period of time. The laws of the State or jurisdiction determine the amount of benefits and length of time they will be received. If you were separated you should file a claim for benefits at your State Employment Service office or unemployment insurance claims office. These State offices also allow you to register for potential employment opportunities. You must present your social security card, official notice of separation or non-pay status (Standard Form 50), specific RIF notice letter, and unemployment insurance notice (Standard Form 8). For more information, visit the Department of Labor's website.

## **Unused Annual Leave**



- All civilian employees covered by annual leave laws are entitled to receive a lump sum payment for accrued annual leave when separated from the Federal Government.
- If you are close to retirement age, you may be able to use annual leave to qualify for retirement benefits in some cases. See the retirement section later in this guide for more information.

## **Unused Sick Leave**

- You will not be paid for unused sick leave. However, if you are separated from the Federal Government you are entitled to have your sick leave restored to your sick leave account if you are reemployed in the Federal Government. Also, unused sick leave will be added to your total service if you are eligible for an annuity under the Civil Service Retirement System (CSRS). Beginning October 28, 2009, if you are a Federal Employees Retirement System (FERS) employee eligible for an annuity, 50 percent of your unused sick leave will be added to your total service if you separate on or before December 31, 2013. After December 31, 2013, 100 percent of your unused sick leave will be added. FERS employees were not entitled to credit their unused sick leave to their total service before October 28, 2009.

## **Federal Employees Health Benefits Program (FEHBP)**

### **Separated Employees Only:**

- If you have been receiving health insurance but are not eligible for an immediate annuity, you can continue health insurance free for 31 days after separation. You can then elect to continue receiving benefits under FEHBP. However, continued coverage is not automatic. You must request it in writing within 60 days of separation (or within 60 days of receiving a notice from the agency that FEHB coverage is terminating). You must pay your share, the government's cost, and an additional 2 percent administrative fee. This totals 102 percent of the cost. This temporary extension of coverage can last for 18 months only. Your dependents can carry this coverage for up to 36 months. You can also convert to a private plan.
- If you are a Department of Defense employee who will be separated due to RIF, you can continue enrollment for 18 months following separation. During this time the enrollee pays both the employee and agency shares and any additional administrative costs.

## **Federal Employees Group Life Insurance (FEGLI) Program**

### **Separated Employees Only:**

- If you are separated, you will be covered by FEGLI without cost to you for 31 days. If you are separated and not eligible for an immediate annuity, you can convert all or part of the life insurance to an individual



policy without taking a medical examination. You can purchase the individual policy from any eligible insurance company. This will be a private transaction between you and the company. You will pay the entire premium of the conversion policy, and the conversion must be made within 31 days after the effective date of the separation.

## Thrift Savings Plan (TSP)

### Withdrawing Money:

- When you separate from Federal service for more than 31 days, you can choose to leave your money in your TSP account or you can withdraw the vested TSP account balance. If the account balance is under a certain amount (currently \$3500 or less), the TSP Service Office will notify you and you will be paid the account balance in a single payment unless you request that it remain there or you select another withdrawal option.
  - For accounts over \$3500, there are several options:
    - Leave the money in the TSP.
    - Transfer it entirely to an Individual Retirement Account (IRA) or other eligible retirement plan.
    - Purchase a life annuity immediately or at a later date.
    - Receive a single payment immediately or at a later date.
    - Receive a single payment and ask the TSP to transfer a portion of it to an IRA or other retirement plan.
    - Receive a series of equal monthly payments beginning immediately or at a later date.
    - Receive a series of equal monthly payments and ask the TSP to transfer each payment (or a portion of it) to an IRA or other eligible retirement plan if the series of payments is expected to last less than 10 years and is not based on your life expectancy.
- You will be taxed for any funds paid directly to you from TSP. If you separate before the year you reach age 55, you will be charged a 10 percent penalty for early TSP withdrawal. The booklet, "Withdrawing Your TSP Account After Leaving Federal Service," dated February 1998, outlines these options in detail. The TSP website provides the appropriate forms to exercise the withdrawal option.

## Retirement Benefits

Most Federal employees who were first hired before January 1, 1984, are covered by CSRS. Most employees first hired on or after January 1, 1984, are automatically covered by FERS.

### Refunds

- If you separate from Federal employment before completing a minimum of 5 years of creditable civilian service, you will not be eligible to receive optional or deferred annuity benefits under CSRS or FERS. If you receive a refund of retirement deductions under CSRS or FERS, you can, after reemployment with the Federal government, repay the refunded amount plus interest so that the period of service covered by the refund can be included in the computation of annuity benefits. You do not have to take a refund of your

CSRS or FERS retirement contribution if you are separated from Federal service. Employees are paid interest on their FERS accounts, but they receive no interest on CSRS accounts that are more than 5 years old. You have already paid taxes on the retirement deductions that have been deducted from your paycheck. You must also pay taxes on the interest earned on the money in your retirement account.

## **Deferred Annuity**

- If you separate from the Federal service after completing at least 5 years of creditable civilian service, but before becoming eligible for an immediate annuity, you will be entitled to a deferred annuity at age 62 under either CSRS or FERS. If you are under FERS, you may be eligible for a deferred annuity before age 62 under certain conditions. If you are eligible for a deferred annuity, you can receive a refund of your retirement deductions in lieu of the annuity, provided that you are more than 31 days away from qualifying for an annuity when filing for the refund.

## **Using Annual Leave to Reach Eligibility**

- If you are scheduled to be separated by RIF, you can use your accumulated annual leave to remain on your agency's rolls past the RIF effective date if doing so would allow you to reach your first retirement eligibility date or FEHB carryover eligibility. You must have enough annual leave to cover the period from the RIF effective date to the first date you meet the minimum age and service criteria for CSRS or FERS retirement (as applicable). You must meet the other eligibility requirements for optional or discontinued service retirement as described below.
- The accumulated annual leave balance generally includes all annual leave in your account as of the RIF effective date, plus the annual leave earned while you are on leave between the RIF effective date and your first retirement eligibility date. If you wish to exercise this option, you should check with your human resources office for the necessary procedures.

## **Immediate Annuity (CSRS)**

- If you have been serving under CSRS for at least 1 of the last 2 years before your separation, you will be eligible for an immediate annuity if you meet the following minimum age and service requirements:

## **Optional Retirement:**

- Age 62 and 5 years creditable civilian service.
- Age 60 and 20 years total creditable service.
- Age 55 and 30 years total creditable service.

## **Discontinued Service retirement:**

- Age 50 and 20 years total creditable service.
- Any age and 25 years total creditable service.
- If you are under CSRS and you retire before age 55, your annuity will be reduced by 2 percent for each year you are under age 55 (1/6 of one percent for each month below age 55).

## **Additional Discontinued Service Retirement Requirements:**

Whether you are under CSRS or FERS, you will be eligible for discontinued service retirement if:

- You are reached for an involuntary action (such as job abolishment or reassignment to a position in a different commuting area).
- You have not received an offer of another position at or within two grades below your present position in the same local commuting area.

## **Immediate Annuity (FERS)**

- If you are under FERS, you will be eligible for an immediate annuity if you meet the following minimum age and service requirements:

## **Optional Retirement:**

- Age 62 and 5 years creditable civilian service.
- Age 60 and 20 years total creditable service.
- Minimum retirement age and 10 years total creditable service.
- If you are a FERS employee who was born before 1948, the minimum retirement age is 55. It gradually increases from 55 to 57 if you were born between 1948 and 1970. Also, your FERS annuity will be reduced by 5 percent for each year you are under age 62. You can avoid the age reduction entirely by choosing as the commencing date of your annuity either:
  - a date that is less than 1 full month before you reach age 62 if you have less than 20 years of service; or
  - the first day of any month after you have reached age 60, if you have at least 20 years of service.

## **Discontinued Service Retirement:**

- Age 50 and 20 years total creditable service.
- Any age and 25 years total creditable service.

If you are under FERS and retire on a discontinued service annuity under the age of 55, your annuity will not be reduced. If you have transferred to FERS and have service under CSRS, the CSRS portion of your annuity will be reduced by 2 percent per year if you are under age 55.

## **Reemployment and Retraining Programs**

### **Reemployment Programs—**

### **Agency Career Transition Assistance Plans (CTAP)**

- Agencies are required to provide assistance to help their surplus and displaced employees find new employment. Each agency will provide:
  - services to help their employees find new employment, either in the public or private sector, and
  - selection priority for competitive service vacancies within the agency.
- Agencies have developed Career Transition Assistance Plans with specific policies describing the assistance available to their employees. Questions regarding an agency's CTAP should be referred to the agency's human resources office.

## **Priority Placement Program (PPP)**

- The Priority Placement Program (PPP), also called the "Department of Defense Stopper List", is a program run solely by the Department of Defense (DoD) for its employees. It is the equivalent of a non-Defense agency's Career Transition Assistance Plan. Questions regarding the PPP should be referred to the nearest DoD human resources office or the DOD Civilian Assistance in Re-Employment (CARE) Office at (703) 696-1799.

## **Reemployment Priority List (RPL)**

- The RPL prevents employees from outside the agency from being employed ahead of agency employees who will be or have been separated by RIF. It provides separated employees with the first opportunity for positions within their former agency. Agencies must have a separate RPL for each commuting area from which eligible employees have been separated by RIF.

## **Eligibility:**

- You are eligible to apply for the RPL if:
  - You are serving under an appointment in the competitive service in tenure group I or II at the time of RIF separation;
  - You have not refused an offer of assignment to a position at the same grade or representative rate during RIF; and
  - You have a current rating of record of at least minimally successful.

## **Consideration:**

- You are entitled to be considered for positions for which you are available, providing all of the following conditions are met:
- You meet the qualification requirements for the position;
- The position is at no higher grade (or equivalent) and has no greater promotion potential than the position from which you were separated;
- The position has the same type of work schedule as the position from which you were separated; and
- The position is in the same commuting area as the position from which you were separated.

## **Duration:**

- You can remain on the RPL for 2 years.

## **How to Apply:**

- You can apply through your servicing human resources office beginning when you receive either a Certificate of Expected Separation or a RIF separation notice through the effective date of RIF separation.

## **Interagency Career Transition Assistance Plan (ICTAP)**

- The Interagency Career Transition Assistance Plan (ICTAP) is designed to help Federal employees who have lost their jobs due to downsizing find positions in other Federal agencies.

## **How the ICTAP Works:**

- When an agency is willing to go outside the agency to hire candidates, it must advertise its vacancies on OPM's automated government-wide employment information system, USAJOBS.
- USAJOBS provides easily accessible worldwide Federal employment information, updated every business day from a database of more than 12,000 worldwide job opportunities. USAJOBS is available to job seekers in a variety of formats (including computer or telephone), ensuring access for customers with differing physical and technological capabilities. It is convenient, user friendly, and available 24 hours a day, seven days a week.
- USAJOBS is available through:
  - Internet—You can find employment information at the USAJOBS website.
  - On the website, you can retrieve current job vacancies worldwide, find employment information fact sheets, obtain applications and forms, and apply for many jobs online. The USAJOBS website also has an Online Resume Builder feature you can use to create online resumes specifically designed for Federal jobs. You can print your USAJOBS resume and fax or mail it to employers, and save and edit it for future use. For many vacancies listed on the site, you can submit your USAJOBS resume directly to hiring agencies electronically.
  - When you see a vacancy for which you are qualified, you should develop the application package to show how you meet the specific qualification requirements of the position. Next, you should attach appropriate proof of eligibility for ICTAP, and apply directly to the location stated on the vacancy announcement. You must meet all the requirements stated on the vacancy announcement (e.g., closing date, area of consideration, etc.).
  - The agency will review your application material. If you meet all of the qualification requirements of a position that is in the local commuting area from which you were separated, and you are considered to be well-qualified for the job, the agency is required to select you over almost any other candidate(s) from outside the agency.
  - Questions regarding specific vacancies and well-qualified requirements can be addressed to the agency conducting the recruitment.

**USACAREERS**

## ICTAP Eligibility Requirements

- You are eligible if you are:
- a current career or career-conditional competitive service employee at GS-15 or below in tenure group 1 or 2 and you have received a specific RIF separation notice or a notice of proposed removal because you declined a transfer of function or directed reassignment outside your commuting area.
- a former career or career-conditional competitive service employee at GS-15 or below in tenure group 1 or 2 and you:
  - were separated by RIF.
  - declined Directed Reassignment/Transfer of Function: You have been or are being separated because you declined a transfer of function or directed reassignment outside your commuting area.

## Length of ICTAP Eligibility

- You will be eligible for special selection priority in other agencies for 1 year after your separation date if you:
  - were separated by RIF.
  - declined directed reassignment/transfer of function.

## Proof of Eligibility

- You must attach the following proof of eligibility in order to exercise selection priority when applying for positions:
  - separated by RIF:
    - a copy of the Standard Form 50 (Notification of Personnel Action) showing that you were separated by RIF, or
    - a copy of the RIF separation notice.
  - declined directed reassignment/transfer of function:
    - a copy of the Standard Form 50 indicating that you were separated because you declined a transfer of function or directed reassignment outside your local commuting area, or
    - a copy of the notice of proposed removal for declining a transfer of function or directed reassignment.

## Retraining Opportunities

- Many states offer excellent opportunities for displaced employees to take various types of training through government funding to help them qualify for jobs. This may include the opportunity to train for a new career field.
- For information on training or retraining opportunities, contact your local State employment services department and ask about training/retraining possibilities under the Workforce Investment Act of 1998. The U.S. Department of Labor administers a dislocated worker program to assist laid off workers who are unlikely to return to their previous industry or occupation. The dislocated worker program authorizes a wide range of services to help individuals obtain meaningful re-employment. These services may include assessments of skills and interests, job development, counseling, job search assistance, career exploration,

and occupational skills retraining, like computer training. States and local grantees decide on the particular mix and availability of services. The program is funded by U.S. Department of Labor, Employment & Training Administration.

## Severance Pay Estimation Worksheets

The following are samples for use in estimating the amount of severance pay. The actual calculation formula is somewhat more complicated and technical. The samples are intended to allow you to figure the approximate amount of severance pay you may receive. The computation presumes that you were a full-time employee and that you have not previously received severance pay based on an earlier involuntary separation. OPM is not responsible for the accuracy of the results that this worksheet may give you. IF YOU WANT AN ACCURATE CALCULATION, PLEASE CONTACT YOUR HUMAN RESOURCES OFFICE.

### Severance Pay Estimation Worksheet

line 1. Annual Rate of Basic Pay (at time of separation) = \_\_\_\_\_

line 2. Weekly Rate (divide line 1 by 2087 and then multiply result by 40) = \_\_\_\_\_

(Note: This weekly rate can also be derived by dividing the annual rate by 52.175.)

line 3. Years of Service (see A and B below)

A. If your length of service is LESS THAN 10 years, enter your length of service on line 3a.

B. If your length of service is MORE THAN 10 years:

(1) enter your length of service: \_\_\_\_\_

(2) subtract 10 from your length of service:  $-10 =$  \_\_\_\_\_

(3) multiply the result by 2:  $\square 2 =$  \_\_\_\_\_

(4) add 10 to the amount listed in 3):  $+10$

(5) enter this total on line 3a. \_\_\_\_\_

line 3a. Adjusted Years of Service = \_\_\_\_\_

line 4. Basic Severance Pay (multiply amount on line 2 by the number on line 3a) = \_\_\_\_\_

line 5. Age Adjustment Factor (if your age is above 40, look your age up on the "AGE TABLE AND FACTORS" chart attached. Enter the "factor" number shown.)

Age = \_\_\_\_\_ years and \_\_\_\_\_ months. Factor = \_\_\_\_\_

line 6. Adjusted Severance Pay (multiply the amount in line 4 by the line 5 factor) = \_\_\_\_\_

line 7. Multiply the amount in line 2 by 52 weeks. = \_\_\_\_\_

This is the maximum amount of severance pay payable under the 1-year (52 weeks) limit.

line 8. If line 6 exceeds line 7, enter amount on line 7. Otherwise enter the line 6 amount. =

\_\_\_\_\_



This is the estimated amount of your total severance pay fund.

line 9. Multiply the amount in line 2 by 2. = \_\_\_\_\_

This is the estimated amount of your biweekly severance payment (before deductions).

line 10. Divide the amount in line 8 by the amount in line 9 and multiply the result by 2. = \_\_\_\_\_

This is the approximate number of weeks of severance payments you will receive (assuming you are not reemployed by the government).

### **Severance Pay Estimation Worksheet**

line 1. Annual Rate of Basic Pay (at time of separation) = \$ 73,619

line 2. Weekly Rate (line 1 divided 2087 and then multiplied by 40) = \$1,411

(Note: This weekly rate can also be derived by dividing the annual rate by 52.175.)

line 3. Years of Service (see A and B below)

A. If your length of service is LESS THAN 10 years, enter your length of service on line 3a.

B. If your length of service is MORE THAN 10 years:

(1) enter your length of service: 18

(2) subtract 10 from your length of service:  $-10 = 8$

(3) multiply the result by 2:  $8 \times 2 = 16$

(4) add 10 to the amount listed in 3):  $+10$

(5) enter this total on line 3a. 26

line 3a. Adjusted Years of Service = 26

line 4. Basic Severance Pay (multiply amount on line 2 by the number on line 3a) = \$ 36,686

line 5. Age Adjustment Factor (if your age is above 40, look your age up on the "AGE TABLE AND FACTORS" chart attached. Enter the "factor" number shown.)

Age = 52 years and 0 months. Factor = 2.2

line 6. Adjusted Severance Pay (multiply the amount in line 4 by the line 5 factor) = \$ 80,709.20

line 7. Multiply the amount in line 2 by 52. = \$73,372

This is the maximum amount of severance pay payable under the 1-year (52 weeks) limit.

line 8. If line 6 exceeds line 7, enter amount on line 7. Otherwise enter the line 6 amount. = \$73,372

This is the estimated amount of your total severance pay fund.

line 9. Multiply the amount in line 2 by 2. = \$ 2,822

This is the estimated amount of your biweekly severance payment (before deductions).

line 10. Divide the amount in line 8 by the amount in line 9 and multiply the result by 2. = 52 weeks

This is the approximate number of weeks of severance payments you will receive



(assuming you are not reemployed by the government).

## Severance

<b>Years</b>	<b>Months</b>	<b>Factor</b>	<b>Years</b>	<b>Months</b>	<b>Factor</b>	<b>Years</b>	<b>Months</b>	<b>Factor</b>
40	3-5	1.025	48	6-8	1.850	56	9-11	2.675
40	6-8	1.050	48	9-11	1.875	57	0-2	2.700
40	9-11	1.075	49	0-2	1.900	57	3-5	2.725
41	0-2	1.100	49	3-5	1.925	57	6-8	2.750
41	3-5	1.125	49	6-8	1.950	57	9-11	2.775
41	6-8	1.150	49	9-11	1.975	58	0-2	2.800
41	9-11	1.175	50	0-2	2.000	58	3-5	2.825
42	0-2	1.200	50	3-5	2.025	58	6-8	2.850
42	3-5	1.225	50	6-8	2.050	58	9-11	2.875
42	6-8	1.250	50	9-11	2.075	59	0-2	2.900
42	9-11	1.275	51	0-2	2.100	59	3-5	2.925
43	0-2	1.300	51	3-5	2.125	59	6-8	2.950
43	3-5	1.325	51	6-8	2.150	59	9-11	2.975
43	6-8	1.350	51	9-11	2.175	60	0-2	3.000
43	9-11	1.375	52	0-2	2.200	60	3-5	3.025
44	0-2	1.400	52	3-5	2.225	60	6-8	3.050
44	3-5	1.425	52	6-8	2.250	60	9-11	3.075
44	6-8	1.450	52	9-11	2.275	61	0-2	3.100
44	9-11	1.475	53	0-2	2.300	61	3-5	3.125
45	0-2	1.500	53	3-5	2.325	61	6-8	3.150
45	3-5	1.525	53	6-8	2.350	61	9-11	3.175
45	6-8	1.550	53	9-11	2.375	62	0-2	3.200
45	9-11	1.575	54	0-2	2.400	62	3-5	3.225
46	0-2	1.600	54	3-5	2.425	62	6-8	3.250
46	3-5	1.625	54	6-8	2.450	62	9-11	3.275
46	6-8	1.650	54	9-11	2.475	63	0-2	3.300
46	9-11	1.675	55	0-2	2.50	63	3-5	3.325
47	0-2	1.700	55	3-5	2.525	63	6-8	3.350
47	3-5	1.725	55	6-8	2.550	63	9-11	3.375
47	6-8	1.750	55	9-11	2.575	64	0-2	3.400
47	9-11	1.775	56	0-2	2.600	64	3-5	3.425
48	0-2	1.800	56	3-5	2.625	64	6-8	3.450
48	3-5	1.825	56	6-8	2.650	64	9-11	3.475

**LEARNING ABOUT TRANSFER OF FUNCTION**

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The transfer of function regulations require that under certain conditions nontemporary employees have the right to move with their work to another organization if the alternative is separation or downgrading by reduction in force.

This summary covers the procedures in the transfer of function regulations. With this summary, employees, managers, employee representatives, and others will have an overview of both the agency's and employees' rights in a transfer of function or similar situation involving the transfer of positions from one organization to another.

The appropriate human resources office can provide additional information on specific questions relating to transfer of function policies, options, and entitlements.

## Legal Basis for Transfer of Function

The transfer of function regulations are derived from section 3503 of title 5, United States Code. The regulations published in subpart C, part 351 of title 5, Code of Federal Regulations, implement the statute.

## Transfer of Function Because of Organizational Change

A transfer of function takes place when a function ceases in one competitive area, and moves to one or more other competitive areas that do not perform the function at the time of transfer.

"**Competitive Area**" is a reduction in force term. The agency establishes each of its competitive areas on the basis of organization and geography. The "**Summary of OPM's Reduction in Force Regulations**" includes additional information on competitive area.

OPM's transfer of function regulations apply only when, after transfer, the gaining competitive area uses Federal employees to perform the function. For example, a transfer of function does not take place when after transfer the gaining competitive area performs the work through contract employees, a reimbursable agreement with a different competitive area, or by members of the Armed Forces. The movement of work solely within a competitive area is a reorganization, and is not a transfer of function.

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## **Transfer of Function Because the Competitive Area Relocates**

A transfer of function also takes place when the entire competitive area moves to a different local commuting area without any additional organizational change.

For example, a claims office in Baltimore, Maryland, is a stand-alone competitive area. A transfer of function takes place when the Baltimore claims office moves to Wilmington, Delaware (a different local commuting area), where the office continues as a separate stand-alone competitive area.

The "**Summary of OPM's Reduction in Force Regulations**" includes additional information on "**Local Commuting Area**." A local commuting area usually includes one population center in which employees live and reasonably travel back and forth to work. OPM's regulations do not define a mileage standard for local commuting area.

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## **Interagency Transfer of Function**

A transfer of function may be intra- or interagency. The transfer of function regulations use the same procedures for both types of transfers.

An interagency transfer of a function and/or personnel requires specific statutory authorization. Without a specific legislative basis, an agency has no authority to permanently transfer a function and/or personnel to another agency.

An intra-agency transfer of function does not require statutory authority.

## **Modifying Transfer of Function Rights**

Congress has the authority to exempt intra- and interagency transfers of function from the transfer of function provisions. Congress may also modify the rights of employees involved in intra- or interagency transfers of function.

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## Employee's Right to Transfer With a Function

An employee has no right to transfer with the function unless the alternative in the competitive area losing the function is separation or demotion by reduction in force.

An agency may always direct an employee's reassignment to another position (regardless of location) in lieu of transfer of function rights. The vacant position may be in the same or in a different classification series, line of work, and/or geographic location. The "Summary of Reassignment" includes additional information on reassignment.

## A Transfer of Function May Result in a RIF Action

If the transfer of function results in a surplus of employees in the gaining competitive area, before separation or demotion, with one exception covered in the next paragraph all employees who transfer with the function compete under the reduction in force regulations on equal terms with other employees in the gaining competitive area for available positions.

An employee whose position is transferred to the gaining competitive area for liquidation with a function that will not continue for more than 60 days does not compete under the reduction in force regulations for other positions in the gaining competitive area.

---

## Transfer of Function Canvass Letters

When a transfer of function will result in employees moving to a different local commuting area, the losing competitive area may use a "**Transfer of Function Canvass Letter**" to determine which employees wish to be considered for positions in a different local commuting area. A transfer of function canvass letter does not guarantee an employee a position at the new location, but simply asks the employee to state an interest in transferring with the function.

The losing competitive area may use the canvass letter as the basis to separate an employee who declines to transfer with the function to a different local commuting area.

An employee who chooses not to transfer with the function has no right to be in reduction in force competition for other positions in the losing competitive area. However, at its option the losing competitive area may include the employee in a concurrent reduction in force.

An employee who initially chooses to transfer with the function may later reconsider and decline to transfer to the new location. However, an employee who declines to transfer with the function may not later change the original declination to an acceptance of the offer to transfer with the function to the new location.

An employee is generally eligible for relocation expense allowances for a transfer of function that requires relocation to a different local commuting area. The General Services Administration (GSA) publishes its Federal Travel Regulation (FTR) in 41 CFR subpart F. The complete FTR and other relocation-related information are available on GSA's website. See "Additional Information from the Agency" below.

# Adverse Action Separation for Declining a Geographic Transfer of Function

The losing competitive area must use adverse action procedures to separate an employee who chooses not to transfer with the function to a different geographic location unless the losing competitive area at its option includes the employee in a concurrent reduction in force. If the employee chooses not to transfer with the function, the losing competitive area may not separate the employee any sooner than it transfers employees who choose to transfer to the gaining competitive area.

After receiving a separation notice, the employee becomes eligible for most of the benefits available to an employee who receives a notice of reduction in force separation (e.g., potentially eligible for intra- and interagency hiring priority, severance pay, discontinued service retirement, etc.). See "Additional Information from the Agency" below.

An employee does not have the option of declining transfer to a position in the employee's present local commuting area.

---

## Identifying Employees for Transfer

The losing competitive area identifies employees and positions for transfer with a function on the basis of each employee's official position. The regulations provide agencies with two procedures to identify employees for transfer with a function:

1. "**Identification Method One**"; and
2. "**Identification Method Two**."

## Identification Method One

Under Identification Method One, the losing competitive area identifies an employee with a transferring function if:

1. The employee performs the function during at least half of the employee's work time; or
  2. Regardless of the amount of time that the employee performs the function, the function includes the duties controlling the employee's grade or rate of pay (i.e., the grade controlling duties transferring with the function fully support the employee's grade or rate of pay).
- 

## Identification Method Two

The losing competitive area uses Identification Method Two only to identify positions and employees not covered by Identification Method One.

Under Identification Method Two, the losing competitive area identifies for transfer the number of employees it needs to perform the function.

To determine which employees are identified for transfer under Identification Method Two, the losing competitive area uses "**Retention Registers**" that list employees working on the function in the order of their respective reduction in force retention standing. The "Summary of OPM's Reduction in Force Regulations" includes additional information on retention registers.

Identification Method Two provides that the losing competitive area identifies employees with the lowest retention standing for transfer with the function. However, if this procedure would result in the employees' separation or demotion by reduction in force in the losing competitive area **of an employee with a higher retention standing**, the losing competitive area instead identifies employees with the highest retention standing for transfer.

## Volunteers for Transfer

At their option, the losing and the gaining competitive areas can agree that volunteers may transfer with the function, provided that no employee identified for transfer under Identification Methods One or Two is later separated or demoted solely because a volunteer transferred in place of a properly identified employee to the gaining competitive area.

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## Transfer of Function Appeals

An employee may not file an appeal to the Merit Systems Protection Board based solely on a transfer of function issue. However, an employee who is reached for separation or demotion because of a reduction in force or an adverse action after declining transfer may raise transfer of function as an issue in that appeal.

The released employee must file the appeal no later than 30 days after the effective date of the reduction in force or adverse action. In some situations, an employee may not have the right to file an appeal to the Board because the negotiated grievance procedures contained in relevant collective bargaining agreement are the exclusive procedures for resolving any action that could otherwise be appealed to the Board (with some exceptions covered in the Board's regulations). The collective bargaining provides the time period for filing a grievance under the negotiated grievance procedures.

## Realignment Actions That Are Not a Transfer of Function

An employee has no right to transfer with a function if, at the time of transfer, the gaining competitive area performs the same type of work as the function that is transferring from the losing competitive area. Also, an employee has no right to transfer if the function does not cease in the losing competitive area at the time of transfer. In these situations, the employee has a right to compete in a reduction in force in the losing competitive area if the agency does not offer the employee another position at the same grade. The offered

position may be in the same or in a different local commuting area. The agency must use adverse action procedures to separate an employee who declines relocation (e.g., by reassignment, change of duty station, realignment, etc.) to a different local commuting area.

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## **Additional Information from the Agency**

The agency's human resources office can provide both employees and managers with additional information on OPM's transfer of function regulations. The office can also provide information on potential benefits, such as eligibility for:

1. Career transition assistance
2. Separation incentives (if available)
3. Rehiring selection priority
4. Severance pay
5. Retirement
6. Retraining
7. Unemployment compensation
8. Relocation allowances





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# FACT SHEET: SEVERANCE PAY ESTIMATION WORKSHEET

## Description

Severance pay is authorized under 5 U.S.C. 5595 and 5 CFR part 550, subpart G, for full-time and part-time employees who are involuntarily separated from Federal service and who meet other conditions of eligibility. (See [Fact Sheet: Severance Pay](#) for additional guidance.) This fact sheet provides a worksheet that can be used to calculate a severance pay estimate, an example of a severance pay calculation, and a table providing the age adjustment factors used in severance pay computations for employees more than 40 years old.

## Basic Severance Pay Allowance

The basic severance pay allowance consists of—

- One week of pay at the rate of basic pay for the position held by the employee at the time of separation for each full year of creditable service through 10 years;
- Two weeks of pay at the rate of basic pay for the position held by the employee at the time of separation for each full year of creditable service beyond 10 years; and
- Twenty-five percent of the otherwise applicable amount for each full 3 months of creditable service beyond the final full year.

## Age Adjustment Allowance

The basic severance pay allowance is augmented by an age adjustment allowance consisting of 2.5 percent of the basic severance pay allowance for each full 3 months of age over 40 years.

## Rate of Basic Pay

“Rate of basic pay” means the rate of pay fixed by law or administrative action for the position held by the employee, including, as applicable, annual premium pay for standby duty, law enforcement availability pay, straight-time pay for regular overtime hours for firefighters, night differential for prevailing rate employees, locality payments, and special rate supplements. Rate of basic pay does not include additional pay of any other kind. (See the definition of “rate of basic pay” in 5 CFR 550.703.)

Note: The following worksheet is intended to allow an employee who is eligible for severance pay to calculate the approximate amount of severance pay he or she may receive. The actual calculation formula is somewhat more complicated and technical. The computation below presumes that the employee was full-time and has not previously received severance pay based on an earlier involuntary separation. The Office of Personnel

Management is not responsible for the accuracy of the estimate that this worksheet may provide. Employees should contact their agency’s human resources office for information on their official severance pay entitlement.

# Severance Pay Estimation Worksheet

**STEP DESCRIPTION**

Step 1 Annual Rate of Basic Pay (at time of separation) = \_\_\_\_\_

Weekly Rate (divide result of step 1 by 2,087 and then multiply by 40)

Step 2 ( \_\_\_\_\_ / 2,087) x 40 = \_\_\_\_\_

(Note: This weekly rate can also be derived by dividing the annual rate by 52.175.)

Years of Service (use step 3A or step 3B below, as appropriate)

A. If your length of service is less than 10 years, enter your length of service: \_\_\_\_\_. Continue to step 4.

B. If your length of service is more than 10 years:

(1) enter your length of service: \_\_\_\_\_

Step 3

(2) subtract 10 from your length of service from line 1: \_\_\_\_\_ - 10 = \_\_\_\_\_

(3) multiply the result of line 2 by 2: \_\_\_\_\_ x 2 = \_\_\_\_\_

(4) add 10 to the result of line 3: \_\_\_\_\_ + 10 = \_\_\_\_\_

This is your adjusted years of service. Continue to step 4.

Basic Severance Pay (multiply result of step 2 by the result of step 3A or 3B, as appropriate)

Step 4

\_\_\_\_\_ x \_\_\_\_\_ = \_\_\_\_\_

Age Adjustment Factor (If your age is above 40, look up your age on the “Age Table and Factors” chart below. Enter the “factor” shown. If your age is below 40 years and 3 months, your “factor” is 1.)

Step 5

Age = \_\_\_\_\_ years and \_\_\_\_\_ months

Factor = \_\_\_\_\_

Adjusted Severance Pay (multiply the result of step 4 by the factor listed in step 5)

Step 6

\_\_\_\_\_ x \_\_\_\_\_ = \_\_\_\_\_

Step 7

Multiply the result of step 2 by 52 weeks.

\_\_\_\_\_ x 52 = \_\_\_\_\_

**STEP**

**DESCRIPTION**

This is the maximum amount of severance pay payable under the 1-year (52 weeks) limit.

If the result of step 6 exceeds the result of step 7, enter the result of step 7: \_\_\_\_\_

Step 8 Otherwise, enter the result of step 6: \_\_\_\_\_

This is the estimated amount of your total severance pay fund.

Multiply the result of step 2 by 2.

Step 9 \_\_\_\_\_ x 2 = \_\_\_\_\_

This is the estimated amount of your biweekly severance payment (before deductions).

Divide the result of step 8 by the result of step 9 and then multiply by 2.

Step 10 ( \_\_\_\_\_ / \_\_\_\_\_ ) x 2 = \_\_\_\_\_

10

This is the approximate number of weeks of severance payments you will receive (assuming you are not reemployed by the Government).

## Severance Pay Calculation Example

**STEP**

**DESCRIPTION**

Step 1 Annual Rate of Basic Pay (at time of separation) = **\$73,619**

Weekly Rate (divide result of step 1 by 2,087 and then multiply by 40)

Step 2  $(\$73,619 / 2,087) \times 40 = \mathbf{\$1,411}$

(Note: This weekly rate can also be derived by dividing the annual rate by 52.175.)

Step 3

Years of Service (use step 3A or step 3B below, as appropriate)

A. If your length of service is less than 10 years, enter your length of service: \_\_\_\_\_. Continue to step 4.

B. If your length of service is more than 10 years:

**STEP****DESCRIPTION**

(1) enter your length of service: **18**

(2) subtract 10 from your length of service from line 1:  $18 - 10 = 8$

(3) multiply the result of line 2 by 2:  $8 \times 2 = 16$

(4) add 10 to the result of line 3:  $16 + 10 = 26$

This is your adjusted years of service. Continue to step 4.

Basic Severance Pay (multiply result of step 2 by the result of step 3A or 3B, as appropriate)

Step 4

$\$1,411 \times 26 = \$36,686$

Age Adjustment Factor (If your age is above 40, look up your age on the "Age Table and Factors" chart below. Enter the "factor" shown. If your age is below 40 years and 3 months, your "factor" is 1.)

Step 5

Age = 52 years and 0 months

Factor = **2.2**

Adjusted Severance Pay (multiply the result of step 4 by the factor listed in step 5)

Step 6

$\$36,686 \times 2.2 = \$80,709.20$

Multiply the result of step 2 by 52 weeks.

Step 7

$\$1,411 \times 52 = \$73,372$

This is the maximum amount of severance pay payable under the 1-year (52 weeks) limit.

If the result of step 6 exceeds the result of step 7, enter the result of step 7: **\$73,372**

Step 8 Otherwise, enter the result of step 6: \_\_\_\_\_

This is the estimated amount of your total severance pay fund.

Multiply the result of step 2 by 2.

Step 9

$\$1,411 \times 2 = \$2,822$

This is the estimated amount of your biweekly severance payment (before deductions).

Step

10

Divide the result of step 8 by the result of step 9 and then multiply by 2.

$(\$73,372 / \$2,822) \times 2 = 52$

**STEP****DESCRIPTION**

This is the approximate number of weeks of severance payments you will receive (assuming you are not reemployed by the Government).

**Age Table and Factors****Years Months Factor Years Months Factor Years Months Factor**

<b>40</b>	3-5	1.025	<b>48</b>	6-8	1.850	<b>56</b>	9-11	2.675
<b>40</b>	6-8	1.050	<b>48</b>	9-11	1.875	<b>57</b>	0-2	2.700
<b>40</b>	9-11	1.075	<b>49</b>	0-2	1.900	<b>57</b>	3-5	2.725
<b>41</b>	0-2	1.100	<b>49</b>	3-5	1.925	<b>57</b>	6-8	2.750
<b>41</b>	3-5	1.125	<b>49</b>	6-8	1.950	<b>57</b>	9-11	2.775
<b>41</b>	6-8	1.150	<b>49</b>	9-11	1.975	<b>58</b>	0-2	2.800
<b>41</b>	9-11	1.175	<b>50</b>	0-2	2.000	<b>58</b>	3-5	2.825
<b>42</b>	0-2	1.200	<b>50</b>	3-5	2.025	<b>58</b>	6-8	2.850
<b>42</b>	3-5	1.225	<b>50</b>	6-8	2.050	<b>58</b>	9-11	2.875
<b>42</b>	6-8	1.250	<b>50</b>	9-11	2.075	<b>59</b>	0-2	2.900
<b>42</b>	9-11	1.275	<b>51</b>	0-2	2.100	<b>59</b>	3-5	2.925
<b>43</b>	0-2	1.300	<b>51</b>	3-5	2.125	<b>59</b>	6-8	2.950
<b>43</b>	3-5	1.325	<b>51</b>	6-8	2.150	<b>59</b>	9-11	2.975
<b>43</b>	6-8	1.350	<b>51</b>	9-11	2.175	<b>60</b>	0-2	3.000
<b>43</b>	9-11	1.375	<b>52</b>	0-2	2.200	<b>60</b>	3-5	3.025

**Age Table and Factors****Years Months Factor Years Months Factor Years Months Factor**

<b>44</b>	0-2	1.400	<b>52</b>	3-5	2.225	<b>60</b>	6-8	3.050
<b>44</b>	3-5	1.425	<b>52</b>	6-8	2.250	<b>60</b>	9-11	3.075
<b>44</b>	6-8	1.450	<b>52</b>	9-11	2.275	<b>61</b>	0-2	3.100
<b>44</b>	9-11	1.475	<b>53</b>	0-2	2.300	<b>61</b>	3-5	3.125
<b>45</b>	0-2	1.500	<b>53</b>	3-5	2.325	<b>61</b>	6-8	3.150
<b>45</b>	3-5	1.525	<b>53</b>	6-8	2.350	<b>61</b>	9-11	3.175
<b>45</b>	6-8	1.550	<b>53</b>	9-11	2.375	<b>62</b>	0-2	3.200
<b>45</b>	9-11	1.575	<b>54</b>	0-2	2.400	<b>62</b>	3-5	3.225
<b>46</b>	0-2	1.600	<b>54</b>	3-5	2.425	<b>62</b>	6-8	3.250
<b>46</b>	3-5	1.625	<b>54</b>	6-8	2.450	<b>62</b>	9-11	3.275
<b>46</b>	6-8	1.650	<b>54</b>	9-11	2.475	<b>63</b>	0-2	3.300
<b>46</b>	9-11	1.675	<b>55</b>	0-2	2.50	<b>63</b>	3-5	3.325
<b>47</b>	0-2	1.700	<b>55</b>	3-5	2.525	<b>63</b>	6-8	3.350
<b>47</b>	3-5	1.725	<b>55</b>	6-8	2.550	<b>63</b>	9-11	3.375
<b>47</b>	6-8	1.750	<b>55</b>	9-11	2.575	<b>64</b>	0-2	3.400
<b>47</b>	9-11	1.775	<b>56</b>	0-2	2.600	<b>64</b>	3-5	3.425
<b>48</b>	0-2	1.800	<b>56</b>	3-5	2.625	<b>64</b>	6-8	3.450

**Age Table and Factors**

**Years Months Factor Years Months Factor Years Months Factor**

**48 3-5 1.825 56 6-8 2.650 64 9-11 3.475**



# UNEMPLOYMENT INSURANCE

## WHAT IS UNEMPLOYMENT INSURANCE (UI)?

Unemployment Insurance is a joint state-federal program that provides cash benefits to eligible workers. Each state administers a separate UI program, but all states follow the same guidelines established by federal law.

Unemployment insurance payments (benefits) are intended to provide temporary financial assistance to unemployed workers who are unemployed through no fault of their own. Each state sets its own additional requirements for eligibility, benefit amounts, and length of time benefits can be paid.

Generally, benefits are based on a percentage of your earnings over a recent 52-week period, and each state sets a maximum amount. Benefits are subject to federal and most state income taxes and must be reported on your income tax return. You may choose to have the tax withheld from your payment.

### UI Benefits are Administered by States

To find information about your state's program, including eligibility, benefits, and application information, visit our [Unemployment Insurance Service Locator](#).

## AM I ELIGIBLE?

Each state sets its own guidelines for eligibility for UI benefits, but you usually qualify if you:

- ▶ **Are unemployed through no fault of your own.** In most states, this means you have to have separated from your last job due to a lack of available work.
- ▶ **Meet work and wage requirements.** You must meet your state's requirements for wages earned or time worked during an established period of time referred to as a "base period." (In most states, this is usually the first four out of the last five completed calendar quarters prior to the time that your claim is filed.)
- ▶ **Meet any additional state requirements.** Find details of your own state's program by using our [Unemployment Insurance Service Locator](#).

## HOW DO I APPLY?

To receive UI benefits, you need to file a claim with the UI program in the state where you worked.

- ▶ You should contact your state's UI program as soon as possible after becoming unemployed. Find your state's program by using our [Unemployment Insurance Service Locator](#) and check with them to see if you should file a claim in person, by telephone, or online.
- ▶ Generally, you should file your claim with the state where you worked. If you worked in a state other than the one where you now live or if you worked in multiple states, the state UI agency where you now live can provide information about how to file your claim with other states.
- ▶ When you file a claim, you will be asked for certain information, such as addresses and dates of your former employment. To make sure your claim is not delayed, be sure to give complete and correct information.
- ▶ It generally takes two to three weeks after you file your claim to receive your first benefit check. Some states require a one-week waiting period; in other words, you would receive your first payment for the second week of your unemployment claim.

## HOW DO I STAY ELIGIBLE?

Generally states require the following in order to maintain weekly eligibility:

- ▶ File weekly or biweekly claims, usually by mail or phone.
- ▶ Be able to work, available to work, and actively seek work each week you claim benefits.
- ▶ Report any earnings from work you had during the week(s). States have different rules for how much money you can earn while receiving benefits.
- ▶ Report any job offers or job offers you decline during the week.
- ▶ If requested, report to your local UI claims office or American Job Center on the scheduled day and time. Benefits may be denied for those who do not attend.
- ▶ Some states require registration for work with the State Employment Service, so it can assist you in finding employment.
- ▶ Meet any other state eligibility requirements.

You will find help in your job search at your local [American Job Center](#). They have a variety of services free of charge. Staff there can:

- ▶ Refer you to job openings in your area, or in other areas if you plan to relocate.
- ▶ Help with resume writing, interview practice, and other job search activities.
- ▶ Refer you to training programs.
- ▶ Some Centers offer testing and counseling to help you explore new careers.
- ▶ If you believe you have special needs or considerations, such as physical needs or other considerations, which may prevent you from getting a job, they can refer you to other agencies for help with those needs.

## WHAT IF I AM DENIED?

Each state UI Program makes its own decisions about workers' eligibility for benefits. There are many reasons for denying benefit payments; some of the most common are:

- ▶ Voluntarily leaving work without good cause. Benefit payments can be paid if you quit under certain circumstances depending on your state's laws.
- ▶ Being discharged for misconduct connected with work. Misconduct is an intentional or controllable act or failure to take action, which shows a deliberate disregard of the employer's interests.
- ▶ Not being able or available for work. You must be able, ready and willing to accept a suitable job.
- ▶ Not actively seeking work.
- ▶ Refusing an offer of suitable work.
- ▶ Knowingly making false statements to obtain benefit payments.

If you are disqualified or denied benefits, you have the right to file an appeal. Your employer may also appeal a determination if he/she does not agree with the state's determination regarding your eligibility. You must file your appeal within an established time frame.

## HOW LONG WILL MY BENEFITS LAST?

In general, benefits are based on a percentage of an individual's earnings over a recent 52-week period - up to a State maximum amount.

- ▶ Benefits can be paid for a maximum of 26 weeks in most States.
- ▶ Additional weeks of benefits called Extended Benefits may be available during times of high unemployment (Some States also provide additional benefits for specific purposes).
- ▶ Benefits are subject to Federal income taxes and must be reported on the individual's Federal income tax return. Or the individual may elect to have the tax withheld by the State Unemployment Insurance agency.

You can visit the Comparison of State UI Laws at <https://oui.doleta.gov/unemploy/statelaws.asp#Statelaw> for additional information about the maximum weeks of entitlement and other state specific UI laws.



## U.S. DEPARTMENT OF LABOR

### Employment and Training Administration

#### State Workforce Agencies

A "State workforce agency" refers to the lead state agency responsible for administering programs under chapter 2 or 3 of subtitle B of title I of the Workforce Innovation and Opportunity Act (WIOA) (29 U.S.C. 3161 et seq., 3171 et seq.). Enacted in 2014, WIOA is a significant legislative effort to enhance workforce development in the United States. Its goal is to improve the quality and coordination of employment, education, and training services for job seekers and employers. State workforce agencies are at the forefront of implementing WIOA, playing a pivotal role in creating a robust and responsive workforce development system.

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In compliance with the Privacy Act of 1974, the following information is provided: Basic authority to provide the requested information is contained in 5 U.S.C 552a. This form is furnished for the purpose of obtaining information about you and your activities in connection with **CFPB** concerning: (1) fitness for Federal and private sector employment, (2) clearance to perform contractual services for the Federal Government or private sector, or (3) any other legitimate law enforcement purpose within the scope of responsibilities exercised by the **CFPB**. Furnishing the requested information is voluntary.

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I authorize **CFPB** by whom I have been employed or sought employment, any **CFPB** labor union of which I am or have been a member, and **BFS human resources/payroll department** to release my employment, past or present information, to include but not limited to employment applications, information pertaining to my wages, position, performance, date of employment, attendance, eligibility for rehire, and other related matters. To provide the requested employment information to the any **other federal agencies, private sector employers human resources professionals**, official requesting this release. This release of information will be used only for official purposes by the CFPB and may be disclosed to third parties as necessary in accordance with applicable laws and regulations in fulfillment of official responsibilities.

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**(Print Name)**

\_\_\_\_\_  
**(Last 4 of SSN)**

\_\_\_\_\_  
**(Signature)**

\_\_\_\_\_  
**(Date)**

\*Your Social Security Number is needed to keep records accurate, because other people may have the same name. Executive Order 9397 also asks Federal agencies to use this number to help identify individuals in agency records.

UNITED STATES OFFICE OF PERSONNEL MANAGEMENT

# The Employee's Guide to Career Transition (CTAP, ICTAP, RPL)



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## **(1). Introduction**

As the Federal Government continues to restructure and downsize, some employees may find themselves having to "transition" to new jobs--sometimes even to occupations in the private sector. Making major career changes, perhaps for the first time in many years, can be a frightening and frustrating experience that raises many questions.

The Office of Personnel Management (OPM) recognizes the difficulties this kind of change can bring. We developed this guide to inform and prepare you to take charge of your career. Your transition is more likely to be successful if you see this as an opportunity to move to an exciting new job or career in the Federal government or the private sector.

### **Background**

During the 1990's, transition and placement in the Federal government underwent a dramatic transformation. In 1995, OPM issued regulations requiring Executive Branch agencies to provide career transition assistance to employees affected by downsizing or restructuring. These agencies developed Career Transition Assistance Plans for their surplus and displaced employees.

### **Agency Career Transition Assistance Plans (CTAPs)**

Agency plans must consist of three parts:

#### **(1) Agency Career Transition Services**

Each agency provides career transition services to surplus employees, giving them skills and resources to help them find other employment. These services might include skills assessment, resume preparation, counseling, or job search assistance. Agencies must also develop policies on retraining their surplus employees.

#### **(2) Agency Special Selection Priority under the Career Transition Assistance Plan (CTAP)\***

Agencies must give selection priority to their own well-qualified surplus employees who apply for vacancies in agency components in the local commuting area. Agencies must notify their surplus or displaced employees when they plan to fill these jobs. With a few exceptions, the agency must select those who apply and are eligible and well qualified before any other candidate from within or outside the agency.

### (3) Agency Reemployment Priority Lists (RPL)

Each agency must also maintain a Reemployment Priority List (RPL) for each local commuting area where it separates employees by reduction in force. Employees can register for the RPL to tell their former agency that they want to return if the agency has vacancies. Employees can register for their agency's RPL as soon as they receive a reduction in force (RIF) separation notice. Before the agency can select a candidate outside its workforce, it must first check the RPL for that location. With a few exceptions, the agency must select a qualified employee from the RPL before hiring anyone from outside the agency.

### **Interagency Career Transition Assistance Plan (ICTAP)**

OPM also changed the way displaced Federal workers receive priority for jobs in other agencies (besides the one they worked in before involuntary separation). In 1996, OPM suspended the Interagency Placement Program (IPP) and replaced it with the Interagency Career Transition Assistance Plan (ICTAP). The IPP was a centralized list of displaced employees referred by OPM to hiring agencies. ICTAP is very different from the IPP and has placed more employees. ICTAP is not a list--instead, employees must apply for positions in the local commuting area and include proof that they were displaced. ICTAP gives an eligible, well-qualified employee selection priority over almost any other applicant from outside the agency. Under ICTAP, for example, a DoD employee with a RIF separation notice could apply for a competitive service vacancy in the local commuting area at the Department of Education. In most cases, Education must select this well-qualified person for the position before choosing another applicant from outside the agency.

*\* Note to DoD Employees:* The Department of Defense (DoD) does not provide agency selection priority through CTAP. Instead, DoD uses the Priority Placement Program (PPP) to help place its surplus employees. DoD also provides career transition services to its employees to the extent possible. Displaced DoD workers can also register for their local RPL, and request selection priority for jobs in non-DoD agencies using the ICTAP.

## **(2). Where Can I Go for More Information?**

The rest of this Guide explains CTAP, ICTAP and RPL and how they work. Your human resources office should have information on your agency's specific services and programs, including agency career transition services, CTAP selection priority, and RPL. Agency human resources representatives should also be able to answer your questions about ICTAP selection priority.

OPM's website at [www.opm.gov](http://www.opm.gov) provides access to information on various human resources

topics, including lists of Federal job opportunities worldwide. You should also visit DOL's link to state employment and retraining services at: [www.careeronestop.org](http://www.careeronestop.org).

OPM has information on worldwide Federal job opportunities available at [www.usajobs.gov](http://www.usajobs.gov).

### **(3). Placement Priority--Reduction in Force (RIF) or Out-of-Area Reassignment**

#### **(A). Selection Priority in Your Agency (CTAP)**

CTAP is designed to improve your chances of finding a new job in your agency through selection priority. OPM's regulations establish the minimum requirements agencies must meet in providing their employees with transition services and selection priority for vacancies. Each agency has a specific Career Transition Assistance Plan containing detailed information about the agency's transition policies. Your human resources office should be able to explain the specifics for your agency.

**Note for Department of Defense (DoD) Employees:** CTAP special selection priority does not apply to DoD employees. DoD uses the Priority Placement Program (PPP) to help place its surplus employees. You can get more information on the PPP from the DoD Civilian Transition Programs Office at (478) 926-3706 or from their web site at <http://www.cpms.osd.mil/Subpage/Library>. DoD also provides career transition services to its employees to the extent possible. In addition to the PPP, displaced DoD employees can register for their local RPL, and request selection priority for jobs in non-DoD agencies using the ICTAP.

#### **1. How do I get selection priority for vacancies in my agency?**

You must:

- be "surplus" or "displaced" (in other words, you must meet the definitions in either 2. or 3. below);
- have a current performance rating of at least "fully successful" (Level III) or equivalent;



- occupy a position in the same local commuting area of the vacancy;
- apply for a specific vacancy at or below your current grade level with no greater promotion potential than your current position;
- meet the application deadline in the announcement; and
- be found "well qualified" for the job.

## 2. *What is a "surplus" employee?*

You are "surplus" if you:

- are in the competitive service\*\*;
- are in tenure group I (career) or tenure group II (career-conditional); **and**
- have an official notice from your agency saying that your position is no longer needed. This notice could be:
  - a "Certificate of Expected Separation" (CES);
  - an agency certification that you are in a surplus organization or occupation;
  - a notice that your position is being abolished; or
  - a letter saying you are eligible for discontinued service retirement.

\*\* Agencies can extend the definition of a "surplus" employee to include employees in the excepted service if they are on Schedule A or B appointments without time limit and have received an appropriate notice (see above). Selection priority for these employees is limited to other permanent Schedule A or B positions in the same agency and local commuting area. **Note:** Excepted Service employees are not eligible for selection priority in other agencies under the Interagency Career Transition Assistance Plan.

## 3. *What is a "displaced" employee?*

You are "displaced" if you:

- are in the competitive service\*\*;
- are in tenure group I (career) or tenure group II (career-conditional); **and**

- have an official notice from your agency saying you will be separated by reduction in force. This notice could be:
  - a specific reduction in force separation notice; or
  - a notice of proposed removal because you declined a directed reassignment or transfer of function out of the local commuting area.

\*\* Agencies can extend the definition of a "displaced" employee to include employees in the excepted service if they are on Schedule A or B appointments without time limit and have received an appropriate notice (see above). Selection priority for these employees is limited to other permanent Schedule A or B positions in the same agency and local commuting area. **Note:** Excepted Service employees are not eligible for selection priority in other agencies under the Interagency Career Transition Assistance Plan.

#### ***4. Who is not eligible for selection priority?***

You are generally not eligible for selection priority if you are:

- in the excepted service (unless your agency gives special selection priority to excepted employees);
- downgraded or reassigned due to reduction in force, but not separated;
- in a different local commuting area from the vacancy;
- in a temporary or term position in the competitive service;
- in an agency that is not in the Executive branch;
- in an agency that does not follow OPM hiring procedures (this includes Postal Service, legislative and judicial branch agencies); or
- in the Senior Executive Service (SES).

#### ***5. I meet all the requirements for CTAP priority. How does this selection priority in my agency work?***

With few exceptions, if your agency plans to fill a vacancy in the local commuting area lasting more than 120 days, it must give CTAP eligibles the opportunity to apply. Agencies can advertise vacancies to surplus and displaced agency employees using OPM's USAJOBS, email, bulletin boards, etc. If you are interested in an advertised vacancy,

you must apply within the time frame given and attach proof of your CTAP eligibility (see below).

If the agency finds you well qualified for the vacancy, you have priority over other candidates from within or outside your agency. If you are among two or more well-qualified CTAP eligibles, the agency may select any one of you. Agencies may select candidates from other agency components only after giving priority to eligible CTAP candidates within the component. An example of a component might be the National Park Service within the Department of the Interior. Check with your human resources office to see how your agency defines “component.”

#### **6. *When does my eligibility begin?***

Your eligibility begins when you receive one of these notices or documents:

- a reduction in force (RIF) separation notice;
- a notice of proposed removal for declining a directed reassignment or transfer of function to another local commuting area;
- a Certificate of Expected Separation (CES); or
- your agency's certification that you are in a surplus organization or occupation (this could be a position abolishment letter, a notice of eligibility for discontinued service retirement, or similar notice).

Whichever notice or document you receive is your proof of eligibility for CTAP priority.

#### **7. *When does my eligibility expire?***

Your eligibility expires when:

- your agency separates you by RIF;
- you resign, retire or otherwise separate from the agency;
- your agency separates you for declining a directed reassignment or transfer of function to another local commuting area;
- your agency cancels or rescinds the notice that made you eligible;

- you move to another position in the agency, time-limited or permanent, that is not affected by the RIF;
- you receive a career, career-conditional, or excepted service position without time limit in any agency; or
- you are no longer being separated by RIF.

**8. What are the steps in the process?**

*Step One: Application*

If you are eligible, you request CTAP selection priority by:

1. applying for a vacancy in your agency in the local commuting area; and
2. attaching proof of eligibility (for example: your RIF separation notice, CES, surplus notification, or notice of proposed removal). Make sure you attach any other documentation requested by the agency in the vacancy announcement.

*Step Two: Qualifications Review*

The agency reviews your application, comparing your background to the required qualifications, selective factors, knowledge, skills, abilities and competencies to determine if you are well qualified for the job. The agency must define "well qualified" on vacancy announcements so you know the criteria they are using.

If your agency finds that you are not well qualified, they must conduct a second review of your application and tell you the results in writing.

*Step Three: Selection*

If your agency finds you well qualified for the vacancy, in most cases they must select you before hiring another candidate from either inside or outside the agency.

If two or more well-qualified CTAP applicants request selection priority, the agency may choose among them. Some agencies have a specific policy on selection order (for example, they may always select "displaced" employees before "surplus" employees).

If no well-qualified CTAP eligibles apply, the agency can fill the position through other means.

**9. What does "vacancy" mean?**

Under CTAP, a vacancy is a competitive service position lasting 121 days or more. It is a "vacancy" if the agency plans to fill the position, even if they originally intended to do so without posting a competitive announcement.

**10. What is my "local commuting area"?**

Your local commuting area is based on the duty station of your position of record when you receive your notice. Agencies determine the local commuting area for jobs they announce. It is the geographic area usually considered a single area for employment purposes. It includes any population center and the surrounding localities where people live and routinely travel back and forth daily to their jobs. You can only get selection priority for vacancies announced in your local commuting area.

**11. What does "well qualified" mean?**

"Well qualified" means that you:

- meet the qualification standards and eligibility requirements for the position, including any medical qualifications, suitability, and minimum educational and experience requirements;
- meet all selective factors;
- either meet quality ranking factor levels at the level set by the agency, or are rated above minimally qualified in accordance with the agency's specific rating and ranking process;
- are physically qualified, with reasonable accommodation where appropriate, to perform the essential duties of the position;
- meet any special qualifying condition(s) for the position (such as the ability to speak a specific language or other selective factor); and
- are able to satisfactorily perform the duties of the position upon entry.

If your agency finds that you are not well qualified, they must conduct a second review of your application and tell you the results in writing.

**12. Can "well qualified" vary between positions or agencies?**

Yes. Each position has its own qualification requirements, selective factors, knowledge, skill, ability and competency requirements. Since each job is different, you should relate your background and experience directly to the position.

**13. *Can I get priority for higher-graded positions?***

No. Selection priority only applies to vacancies at your same (or a lower) grade, and with no higher promotion potential than your current position.

You can still apply for jobs at higher grades or those with greater promotion potential, but you won't receive selection priority when you compete for those jobs.

**14. *What about lower-graded jobs?***

If you are thinking about applying for lower-graded jobs, you should ask your agency about its pay-setting policies. They could offer the job at a lower salary than you had before. Don't apply for a job you won't accept, because turning down any permanent offer may end your selection priority.

**15. *Is my priority limited to certain job series?***

No. You can apply for any position, but you only get selection priority if you are well qualified for the job.

**16. *I'm not sure whether I'm well qualified for a particular position. How can I find out?***

You can probably tell by reviewing the requirements in the vacancy announcement and comparing them to your credentials. If you are having trouble, ask your human resources office or career transition center for help in determining your qualifications.

**17. *What happens if I decline a job offer? Do I lose my eligibility?***

Your agency may end your selection priority if you apply for a permanent vacancy and are selected, but decline the offer. Check your agency's policies for specifics. If you decline a temporary or term position, you keep your selection priority for permanent positions until you separate or your eligibility ends for some other reason.

**18. *I am full-time, but I might apply for a part-time job. What happens if I accept?***

Accepting another position--even part-time--ends your eligibility for agency selection priority. As we said before, don't apply for a job you won't accept because turning down a

permanent position will end your selection priority.

**19. *If I take a temporary or term job, will I lose my CTAP eligibility?***

Yes. Accepting another position, even time-limited, means you are no longer faced with RIF separation, so you no longer get agency selection priority.

**20. *What if I accept a position outside the Federal Government? Am I still eligible for selection priority?***

Your eligibility for CTAP selection priority in your agency ends when you separate, whether you leave involuntarily (such as by RIF) or voluntarily (such as by resignation). However, if you separated involuntarily, you might still have selection priority in other agencies (see Section 3 (C) of the Guide).

**21. *What if I move? Am I eligible for selection priority for agency vacancies in a different geographic area?***

No, not unless your agency's policy expands the area for CTAP priority. You can still apply for jobs in your new location, but you will not receive selection priority for those jobs.

**22. *My agency says I wasn't well qualified for a job. I disagree. Where can I go with my complaint?***

Each agency should have a problem resolution coordinator to handle these types of situations. Ask your human resources office for the person or office to hear your grievance or complaint.

**23. *I am not eligible for CTAP selection priority. Is there are other assistance available to me?***

See Section 6 of this Guide for information on services that may be available to surplus or displaced employees. All employees, including those in the competitive, excepted, and Senior Executive Service (SES), are eligible for some type of career transition assistance or services.

SES employees are eligible for placement assistance through a special SES placement program. If you are an SES employee facing RIF separation, check with your agency human resources office for information about this program.

Agencies that do not follow OPM hiring procedures (this includes Postal Service, legislative and judicial branch agencies) are not required to provide career transition services to their

employees, but many still do. Consult your human resources office for details.

## **(B). Agency Reemployment Priority Lists (RPL)**

Agencies must maintain a Reemployment Priority List (RPL) for competitive service employees facing RIF separation, those who have already been RIF'd, and employees recovered from work-related (compensable) injuries.

### **24. What is a Reemployment Priority List (RPL)?**

The RPL is a list agencies use to give reemployment priority to any career and career-conditional competitive service employees they separated by RIF or due to compensable injury. Under OPM regulations, each agency must establish an RPL for each local commuting area where competitive service employees have either been RIF'd or have recovered from work-related injury.

### **25. Can I get hiring preference in other agencies by getting on the RPL?**

No. The RPL only provides hiring priority for jobs in your current/former agency in the same local commuting area. It does not give you priority for jobs in any other agency. The ICTAP (see section 3(C) below) gives you selection priority for jobs in other agencies.

### **26. When am I eligible for the RPL? When does my eligibility expire?**

You can register for your agency's RPL when you receive either a specific reduction in force separation notice or a Certificate of Expected Separation (CES). You must have a rating of least a "minimally successful" or equivalent (Level II) for your current performance rating.

You can also register if you separated more than one year ago due to a work-related injury, you have fully recovered, and your worker's compensation benefits have ended.

The registration deadline is 30 calendar days after RIF separation, or 30 calendar days after worker's compensation benefits terminate.

Career (tenure group I) employees get two years of rehiring priority starting from the date your name is put on the agency RPL. Career-conditional (tenure group II) employees get one year of priority.

Your eligibility also ends if you:

- ask the agency to remove your name from the RPL;



- receive a career, career-conditional, or excepted service appointment without time limit in any agency;
- decline a permanent job offer at your current or former grade;
- decline an interview;
- don't respond to an offer or an availability inquiry, or fail to appear for a scheduled interview; or
- separate for some other reason (such as retirement or resignation) before the RIF date.

**27. *How do I apply for the RPL?***

Ask your agency for an RPL application form. You should specify the grade(s), occupation(s), minimum hours of work per week you would accept, and whether you are interested in temporary and/or term jobs.

You can register for as many positions as you like. Your agency human resources specialist should help you determine which positions you qualify for and answer any questions you have about the RPL application.

**28. *Am I limited to certain series or grades?***

You can list any position on your application, but you only get priority for jobs you qualify for at the same (or lower) grade with no higher promotion potential than your current (or last) position.

If you are thinking about listing lower-graded jobs, you should ask your agency about its pay-setting policies. They could offer a job at a lower salary than you had before. Don't list a job you don't think you would accept because turning down a permanent offer could limit or terminate your RPL consideration, depending on the grade level and type of offer.

**29. *When does the agency have to consider me through the RPL?***

You get priority when your agency fills competitive service jobs from outside its workforce. This includes temporary and term positions if you indicated interest in time-limited jobs on your RPL application.

If you qualify for the vacant job, your agency may not fill the position by:

- a new appointment (unless they appoint a veteran with at least 10-point hiring preference);
- transferring someone from another Federal agency; or
- reinstating a former Federal employee (unless they appoint someone with restoration or reemployment rights).

**30. Can the agency fill positions without having to choose someone from the RPL?**

Yes, agencies may fill positions without considering RPL registrants under certain circumstances. These situations include:

- selecting someone from the agency's current workforce;
- no qualified RPL registrants are available at the grade level of the position being filled; or
- filling the position through a 30-day special needs appointment, an appointment for persons with disabilities, or another excepted appointment.

**(C). Selection Priority in Other Agencies (ICTAP)**

**31. Who is eligible?**

To receive selection priority in other agencies through the Interagency Career Transition Assistance Plan (ICTAP), your current or last position must be/have been career (tenure group I) or career-conditional (tenure group II) in the competitive service, and you must fall under one of these categories:

- *RIF*--you have been (or are being) involuntarily separated from an Executive branch agency through reduction in force;
- *Transfer of Function/Directed Reassignment*--you have been (or are being) separated under adverse action procedures because you declined a transfer of function or directed reassignment to another local commuting area;
- *Injury Compensation*--you were separated due to work-related injury, your worker's compensation benefits have stopped because you recovered, and your former agency is

unable to place you through its RPL (see Section 3 B of this Guide);

- *Disability Annuitant*--you retired with a disability and your annuity has been /will be terminated because OPM considers you recovered;
- *RIF--Retired*--you received a RIF separation notice and elected either optional retirement on the RIF effective date, or discontinued service retirement on or before the RIF date;
- *Military/National Guard Technician*--you were a Military Reserve or National Guard Technician and now receive a special OPM disability retirement annuity.

**32. I am in one of the categories you just described. How do I get selection priority for vacancies in other agencies?**

You must:

- have a current performance rating of at least "fully successful" (Level III) or equivalent\*\*\* ;
- occupy (or have been separated from) a position in the same local commuting area of the vacancy;
- apply for a specific vacancy at or below the grade level you are being (or have been) separated from that does not have greater promotion potential than your last position;
- meet the application deadline; and
- be found "well qualified" for the job.

\*\*\***Note:** This requirement does not apply if you qualify for ICTAP due to injury compensation or disability annuity.

**33. Who is not eligible for selection priority?**

You are generally not eligible for selection priority if you are:

- in the excepted service (unless you are covered under a separate law that gave you ICTAP eligibility);
- downgraded or reassigned involuntarily, but not separated;

- in a different local commuting area from the vacancy;
- in a temporary or term position in the competitive service;
- in an agency that is not in the Executive branch;
- in an agency that does not follow OPM hiring procedures (this includes Postal Service, legislative and judicial branch agencies); or
- in the Senior Executive Service (SES).

**34. *If I took a buyout, am I eligible for selection priority?***

Voluntary separation incentives, or buyouts, are given to employees who volunteer to leave the Federal service. Placement assistance is for employees who are involuntarily separated. So, if you retired or resigned with a buyout, you are not entitled to placement assistance. You can apply and compete for Federal jobs, but you would not receive selection priority-- and you might have to pay back the full buyout amount if reemployed.

**35. *When does my eligibility begin?***

Your eligibility begins when you receive one of the following documents:

- a reduction in force (RIF) separation notice;
- a notice of proposed removal for declining a directed reassignment or transfer of function to another local commuting area;
- an OPM notice that your disability annuity has been (or will be) terminated;
- certification from your former agency that it cannot place you after your recovery from a compensable injury; or
- certification from the National Guard Bureau or Military Department that you are eligible for a disability retirement and will receive the special OPM annuity.

Whatever notice you receive is your proof of eligibility for ICTAP priority.

**36. *When does my eligibility expire?***

Your ICTAP eligibility expires:

- one year after your RIF separation;
- one year after your agency separates you for declining a directed reassignment or transfer of function to another local commuting area;
- one year after your agency certifies that they cannot place you after your recovery from a compensable injury;
- one year after you are notified that your disability annuity has been or is being terminated;
- when you receive a career, career-conditional, or excepted service position without time limit in any agency;
- when your agency cancels or rescinds your RIF or removal notice;
- if you move to another position, time-limited or permanent, before the RIF date;
- if you separate by resignation or non-discontinued service retirement before the RIF effective date; or
- with a specific agency, if you decline a permanent offer from that agency.

### ***37. What are the steps in the process?***

When an agency plans to hire an outside candidate, they must post the vacancy on OPM's USAJOBS systems. The announcement will contain all requirements well qualified candidates must possess--selective factors, qualifications, education, knowledge, skills, abilities, and competencies. See the last section of this Guide for information on how to access USAJOBS.

#### *Step One: Application*

If you are eligible, you request ICTAP selection priority by:

1. applying for a vacancy in the local commuting area; and
2. attaching proof of eligibility (your RIF separation notice, notice of proposed removal for failure to relocate, notice of disability annuity termination, an SF-50--Notification of

Personnel Action--documenting RIF separation, agency certification of inability to place you through the RPL, etc.). Make sure you attach any other documentation requested by the agency in the vacancy announcement.

*Step Two: Qualifications Review*

The agency reviews your application, comparing your background to the required qualifications, selective factors, knowledge, skills, abilities, and competencies to determine if you are well qualified for the job. They must include their definition of "well qualified" on vacancy announcements so you know the criteria they are using.

If the agency finds that you are not well qualified, they must conduct a second review of your application and tell you the results in writing.

*Step Three: Selection*

The agency must first select its own surplus or displaced employees under its Career Transition Assistance Plan (CTAP). If there are no well-qualified CTAP eligibles, the agency may fill the job from within its current workforce or select an employee from its Reemployment Priority List (RPL).

After the agency clears its CTAP and RPL, they must consider ICTAP candidates before selecting most other outside candidates. If the agency finds you well qualified for the vacancy, in most cases they must select you before hiring another applicant from outside the agency.

At any time during the recruitment process, the agency may choose not to fill the vacancy, or to select one of its own employees.

If two or more well-qualified ICTAP applicants request selection priority, the agency may choose among them.

If no well-qualified ICTAP eligibles apply, the agency is free to fill the position through other means.

**38. Do I get priority for every Federal job?**

No, there are some exceptions. Under ICTAP, you may request selection priority for vacancies that are:

- in the local commuting area;

- in any Executive Branch agency (Note: the Postal Service, courts, etc., are NOT Executive Branch agencies);
- at or below your current (or last) grade level, with no greater promotion potential than the position from which you were (or are being) separated; and
- being filled from outside the agency's workforce.

**39. *When can an agency fill a position without having to select an ICTAP eligible?***

Well-qualified ICTAP eligibles have priority over most other candidates from outside the agency. Agencies must give ICTAP eligibles priority before filling a competitive service position through competitive examining, noncompetitive appointment, transfer, or reinstatement.

There are situations where agencies can fill positions without selecting a well-qualified ICTAP eligible. These exceptions include: vacancies lasting less than 121 days; reemployment of former agency employees with reemployment rights; employees moved due to formal reorganization or transfer of function; selection of internal agency employees; appointments of veterans with 10 point or greater hiring preference; and conversions of specific excepted appointments.

**40. *What does "local commuting area" mean?***

Local commuting area is defined in the CTAP section of this Guide (section 3 (A), Question 10).

**41. *What does "well qualified" mean?***

"Well qualified" is defined in the CTAP section of this Guide (section 3 (A), Question 11).

**42. *Can I get priority for higher graded positions?***

No. Selection priority applies only to vacancies at your same (or lower) grade and with no greater promotion potential than your current or last position.

You can apply for jobs at higher grades or with greater promotion potential, but you won't receive selection priority when you compete for those jobs.

**43. *What about lower-graded jobs?***

If you are thinking about applying for lower-graded jobs, you should ask the agency about its pay-setting policies. They could offer the job at a lower salary than you had before. Don't apply for a job you won't accept, because turning down any permanent offer may end your right to selection priority, at least with that agency.

**44. *Is my priority limited to certain job series?***

No. You can apply for any position, but you only get selection priority if you are well qualified for the job.

**45. *I'm full-time, but I might apply for a part-time job. What happens if I accept?***

Accepting any permanent position--even part-time--ends your selection priority. As we said before, don't apply for a job you won't accept because turning down any permanent offer may end your selection priority with that agency.

**46. *If I take a temporary or term job, do I lose my selection priority?***

It may depend on when you accept the position. If you receive a separation notice, but accept a temporary or term job before the involuntary separation occurs, your selection priority ends because you are no longer being involuntarily separated. However, if you accept a temporary or term job after your involuntary separation, you still have selection priority for permanent jobs. If you receive a career, career-conditional, or excepted appointment without time limit in any agency, your selection priority ends. Before accepting any employment offer, permanent or time-limited, you should check with a human resources specialist about the effect it would have on your eligibility.

**47. *What if I accept a position outside of the Federal Government? Am I still eligible for selection priority?***

If you resign or retire before RIF or other involuntary separation, you lose your ICTAP eligibility. Otherwise, accepting employment outside the Federal Government after involuntary separation does not affect your ICTAP eligibility. You can continue to request ICTAP priority when applying for Federal jobs for one year after your separation, or until you accept a permanent Federal position, whichever comes first.

**48. *What if I move? Am I eligible for selection priority for Federal vacancies in a different geographic area?***

No, ICTAP selection priority only applies in the local commuting area from which you were (or are being) separated. You can apply for jobs in your new location, but you will not receive selection priority for them.



**49. *I applied for a job, but the agency says I am not well qualified for it. I disagree. Where can I go with my complaint?***

Each agency should have a problem resolution coordinator to handle these types of situations. Ask the human resources office for the person or office to hear your grievance or complaint.

**50. *I'm not eligible for ICTAP selection priority. Is there any other assistance available to me?***

See Section 6 of this Guide for information on services that may be available to surplus or displaced employees. All employees, including those in the competitive, excepted, and Senior Executive Service (SES), are eligible to receive some type of career transition assistance or services.

SES employees are eligible for placement assistance through a special SES placement program. If you are an SES employee facing RIF separation, check with your agency human resources office for more information about this program.

Agencies that do not follow OPM hiring procedures (this includes Postal Service, legislative and judicial branch agencies) are not required to provide career transition services to their employees, but many still do. Consult your human resources office for details.

## **(4). Reemployment after Disability or Injury**

### **(A). Reemployment after Recovery from Job-Related Injury**

Career or career-conditional competitive service employees who left the Government due to job-related illness or injury, were eligible for Workers' Compensation benefits (OWCP), and recovered within one year, are eligible for immediate restoration to their former agency. You should contact your former agency's human resources office to request restoration.

If it has been more than one year since you left with OWCP benefits, you may be eligible for your former agency's Reemployment Priority List (RPL). You must apply for the RPL within 30 days of the date your workers' compensation benefits end. If your agency is unable to place you in your former job or local commuting area, you may be entitled to broader consideration for other jobs and/or locations.

For general information on the RPL, read section 3(B) of this Guide.

If your former agency is unable to place you through their RPL (for example, the types of jobs you are qualified to do no longer exist in the agency), you may be eligible for ICTAP selection priority. This will allow you to request priority for jobs in other agencies in the local commuting area you were in when you separated. You must ask your former agency to certify that they cannot place you through the RPL. This certification is your proof of ICTAP eligibility and you must submit it with all job applications. Your ICTAP eligibility ends one year from the date of the agency's certification. You are not required to include your current or last performance appraisal. For more information on ICTAP, see section 3(C) of this Guide.

### **(B). Reemployment after Termination of Disability Annuity**

Former employees who retired with a disability may lose their annuity if they exceed earnings limitations or have medically recovered. If OPM's Retirement Office notifies you that your annuity has been or will be terminated, you should first check with your former agency to see if they can re-employ you. You can also request ICTAP selection priority for jobs in agencies other than your former agency if you retired as a career or career-conditional employee in the competitive service. Your ICTAP priority is limited to jobs in the local commuting area you were in when you separated. Your annuity termination notice from OPM is your proof of ICTAP eligibility and you must submit a copy of it with all job applications. Your ICTAP eligibility ends one year from the date of the notification. You are not required to include your current or last performance appraisal. For more information on ICTAP, including eligibility requirements, see section 3(C) of this Guide.

### **(C). Former Military Reserve/National Guard Technicians Receiving Special Disability Annuity**

Career or career-conditional competitive service employees receiving a special disability annuity from OPM as a former Military Reserve Technician or National Guard Technician are eligible for ICTAP selection priority. This allows you to apply for jobs in other agencies besides your former agency in the local commuting area you were in when you separated. The special disability annuity notice is your proof of ICTAP eligibility and you must submit a copy of it with all job applications. Unlike other ICTAP eligibles, your selection priority does not have a one-year time limit. You need not include the current or last performance appraisal required for other ICTAP candidates. For more information on ICTAP, see section 3(C) of this Guide.

## **(5). Veterans in Certain Positions**

Preference eligible veterans displaced from "restricted" Federal positions due to "A-76 contracting out" (outsourcing under Office of Management and Budget Circular A-76

procedures), may be eligible for selection priority under ICTAP. “Restricted” positions include Custodians, Elevator Operators, Guards, and Messengers. Specific regulations covering these veterans are in title 5, Code of Federal Regulations, Part 330, Subpart D. The Code of Federal Regulations is available through the Government Printing Office web site at <http://www.ecfr.gov>.

This ICTAP eligibility lasts two years from the date of the separation. All other ICTAP provisions are the same. For more information on ICTAP, read section 3(C) of this Guide.

## **(6). Career Transition Services**

### ***51. What types of services are available to me to help me find another job?***

Ask your agency what services it offers. Depending on employees' needs and budget constraints, agency services will vary. Some examples of career transition services include: skills assessment, resume and cover letter preparation, networking and interviewing techniques, counseling, job search assistance, and retraining (if necessary).

### ***52. When am I eligible to use agency career transition services? When does this eligibility expire?***

Career transition services are available to surplus or displaced employees. You can use these services until separation. Some agencies also provide services after separation.

### ***53. How will these services help me find another job, including employment in the private sector?***

Career transition services can be valuable. Agency services can help you develop or improve your resume--the most widely used tool in both public and private sector employment. They can help you locate job opportunities through State and local government employment information services. Agencies can also help you practice interviewing techniques and conduct skills assessments to help identify occupations best suited to your talents.

### ***54. Besides my agency, are there other services available to me?***

You can visit DOL's link to state employment and retraining services at: [www.careeronestop.org](http://www.careeronestop.org). This page provides a link to resources established under the Workforce Investment Act of 1998 including re-training, career counseling, and other local, state-run services available to you.

## **(7). Job Information**

### ***55. How do I find out about other Federal vacancies?***

Job seekers can find out about Federal career opportunities on USAJOBS at [www.USAJOBS.gov](http://www.USAJOBS.gov)

**USAJOBS** provides Federal employment information and access to current job opportunities across the world each day. On the site, you can search and apply for jobs, create saved search notifications and check the status of your recently submitted job applications. The USAJOBS Help Center provides information on Federal employment, unique hiring paths, and how to apply for Federal positions. The USAJOBS Resume Builder will help you to create online resumes specifically designed for Federal jobs.

### ***56. How do I find out about vacancies in State and local Governments or the private sector?***

Your agency's career transition center will have information on local job information networks which can help you locate employment in your particular area.

For more information on training or retraining opportunities, contact your local State employment services department and ask about training/retraining possibilities under the Workforce Investment Act of 1998. The U.S. Department of Labor administers a dislocated worker program to assist laid off workers who are unlikely to return to their previous industry or occupation. The dislocated worker program authorizes a wide range of services to help individuals obtain meaningful re-employment. These services may include assessments of skills and interests, job development, counseling, job search assistance, career exploration, and occupational skills retraining, like computer training. States and local substate grantees decide on the particular mix and availability of services. The program is funded by U.S. Department of Labor, Employment & Training Administration. The web site address is [www.doleta.gov](http://www.doleta.gov).

## **(8). Glossary of Terms**

*An agency that does not follow OPM hiring procedures:* Any agency exempt from title 5, United States Code, the law covering certain government organizations and employees. This includes legislative and judicial branch agencies as well as the Federal Aviation Administration, U.S. Postal Service, General Accounting Office, Tennessee Valley Authority, Federal Bureau of Investigation, Central Intelligence Agency, State Department's Foreign Service, Federal Reserve System-related agencies, and others.

*Agency component:* The first major subdivision of the agency, separately organized and clearly distinguished from other components in work function and operation. An example of a component might be the National Park Service within the Department of the Interior. Each agency decides what is or is not a “component” within their particular agency organizational structure.

*Competitive Service:* Executive branch positions covered by civil service merit system laws. These jobs are normally filled through an open competitive civil service examination (but this does not necessarily mean taking a test). You should be able to tell from your Standard Form 50 (Notification of Personnel Action), block 34, if your position was/is in the competitive service.

*Displaced Employee:* See question 3 (section 3(A)).

*Excepted Service:* Civil service positions specifically excluded from the competitive service by law, executive order, or OPM action. These jobs are usually not covered by the same hiring/appointment, pay, and classification rules as competitive service jobs. Excepted service positions include attorneys, most security/intelligence positions, and most student appointments.

*Executive Branch:* Agencies under the direct authority of the President of the United States. These include Cabinet level agencies such as the Departments of Defense, Justice, Transportation, Energy, Education, Health and Human Services, Agriculture, Interior, etc., and smaller agencies such as the Office of Personnel Management, National Aeronautics and Space Administration, Small Business Administration, etc. The Senate, House of Representatives and the Library of Congress are part of the Legislative Branch, and all U.S. courts are part of the Judicial Branch.

*Local Commuting Area:* See question 10 (section 3(A)).

*Promotion Potential:* Also sometimes called a "career ladder." This is the highest grade or level of work established for a position. A person selected for a GS-5 position with promotion potential to the GS-12 can be promoted to each intervening grade level from GS-5 to GS-12 as his/her knowledge and experience increases without competing with others. The position description and job announcement should indicate the position's promotion potential, if any.

*Surplus Employee:* See question 2 (section 3(A)).

*Ten point veterans' preference eligible:* Applicants can receive extra points (preference) in hiring if their armed forces service meets certain requirements. Only veterans with a service-connected disability (and the widows, mothers or spouses of certain deceased or disabled veterans) are generally eligible for 10 point veterans' preference.

*Vacancy:* See question 9 (section 3(A)).

*Well-Qualified:* See question 11 (section 3(A)).



**U.S. Office of Personnel Management**

Employee Services

1900 E Street, NW, Washington, DC 20415

**OPM.GOV**

**Position Title**

Government Information Specialist  
Policy Analyst (Consumer Protection)  
Examination Spec (Comp Tech Analyst)  
Supervisory Examiner, Field Manager  
Examiner  
Investigator (Consumer Outreach)  
Examiner  
Facility Operations Specialist  
Operations Specialist  
Examiner  
Attorney-Adviser  
Examiner  
Senior Advisor  
HR Specialist (Performance Management)  
Sct Chf, Disability & Access. Prgm  
IT Specialist (APPSW)  
Supervisory Administrative Officer  
Supervisory Administrative Officer  
Supervisory Administrative Officer  
Information Tech Specialist (Information Security)  
Commissioned Compliance Examiner  
Program Manager  
IT Specialist  
Supvy HR Spec (Stff, Clss, Int Plcmnt)  
Management and Program Analyst  
Mgmt & Program Analyst (Info Systems)  
Examiner  
Examiner  
Examiner  
Examiner  
Human Resource Specialist(Recruitment)  
Examiner  
Management & Program Analyst  
Examiner  
Examiner  
Examiner  
Examiner  
Executive Assistant  
Reasonable Accommodation Prog Manager  
Supervisory Mgmt. and Program Analyst



Consumer Experience Program Manager  
Operations Analyst  
Supervision Policy Analyst  
Examiner  
Examiner  
IT Specialist (INFOSEC)  
Senior Business Consultant  
Examiner  
Management and Program Analyst  
Administrative Officer  
Operations Analyst  
Examiner  
Information Technology Specialist (DATAMGT)  
Attorney Advisor  
Staff Dir, Stakeholder Management  
Examiner  
Program Dir, (Supv Learning & Devel)  
Supervision Qual Mgmt Prog Team Lead  
Senior Advisor for Complaint Policy  
Finance and Policy Analyst  
Mgmt & Program Analyst (Info Systems)  
Examiner  
Examiner  
Attorney-Adviser (General)  
Examiner  
Examiner  
Sr Advisor to the CEE Dep Assc Dir.  
Economist  
IT Specialist (INET)  
Paperwork Reduction Act Officer  
Suprvsry IT Specialist (Info Security)  
Examiner  
Supervisory Examiner, Field Manager  
Prgm Dir (Supervision Mgmt Strategy)  
Attorney-Adviser (General)  
Examiner  
Supervisory Attorney Advisor  
Examiner  
Administrative Officer  
Examiner  
Examiner

Senior eLaw Litigation Support Specialist  
Contracting Officer's Representative  
Senior eLaw Litigation Support Specialist  
Outreach and Engagement Associate  
Commissioned Compliance Examiner  
Examiner  
Examiner  
Commissioned Compliance Examiner  
Supervisory Examiner  
Senior Advisor (DEIA)  
IT Project Manager  
Consumer Financial Protection Analyst  
Supervisory Examiner, Field Manager  
Information Technology Specialist (Applications Software)  
Examiner  
Examiner  
Training Specialist  
Senior Investigator  
Supervisory Examiner, Field Manager  
Supervisory Manag. and Prog. Analyst  
Commissioned Compliance Examiner  
Examiner  
Commissioned Compliance Examiner  
Office Operations Assistant  
Senior Quality Assurance Monitor  
IT Specialist (Information Security)  
Consumer Response Specialist  
IT Specialist (NETWORK)  
Operations Analyst  
IT Specialist (INFOSEC)  
IT Specialist (INFOSEC)  
Human Resource Specialist(Recruitment)  
Instructional Systems Designer  
Consumer Response Specialist  
Physical Security Specialist  
Management and Program Analyst  
Policy Analyst and Outreach Specialist  
Travel Specialist  
HR Specialist (Labor Relations)  
Examiner  
Examination Spec (Comp Tech Analyst)

Management and Program Analyst  
Supervisory Public Affairs Specialist  
Supervisory IT Specialist  
Operations Program Analyst  
Examiner  
Public Affairs Specialist  
Administrative Operations Assistant  
Program Administration Lead  
Examination Spec (Comp Tech Analyst)  
Complaint Process QA Mgr  
Quality Monitor (Stakeholder Services)  
Management and Program Analyst  
Attorney-Advisor (General)  
Examiner  
Supervisory Examiner, Field Manager  
HR Specialist (Compensation)  
Attorney-Advisor (General)  
Attorney-Adviser  
Deputy Assistant Director, Office of Procurement  
Consumer Financial Protection Analyst  
Consumer Financial Protection Analyst  
Examiner  
Commissioned Compliance Examiner  
Attorney-Advisor (General)  
Examiner  
Examiner  
Attorney-Adviser (General)  
Examiner  
Examiner  
Examiner  
Examiner  
Examiner  
Attorney-Advisor (General)  
Management & Program Analyst (Examinations)  
Attorney-Advisor (General)  
Examiner  
Supervisory Attorney Adviser  
Attorney-Advisor (Senior EEO Advisor)  
Contracting Officer's Representative  
Policy Analyst  
Deputy Chief Financial Officer

Supervisory Attorney-Adviser  
Program Manager (Quality)  
Attorney-Advisor (General)  
Program Manager (Quality)  
Information Technology Specialist (DATAMGT)  
Examiner  
Quality Monitor (Stakeholder Services)  
Examiner  
Sup Examiner, Asst. Regional Dir  
Statistician  
HR Specialist (Compensation)  
Sup Examiner, Asst. Regional Dir  
Supervisory Examiner, Field Manager  
Supervisory Examiner, Field Manager  
Financial Analyst  
Examiner  
Commissioned Compliance Examiner  
Operations Analyst  
Attorney-Adviser  
Administrative Specialist  
Attorney-Adviser  
Consumer Experience Program Manager  
Supervisory Administrative Officer  
Deputy Chief of Staff  
Reg Implementation&Guidance Prog Anal  
Outreach and Engagement Associate  
Financial Analyst  
Finance and Policy Analyst  
Older Americans Project Support and Impact Specialist  
Finance and Policy Analyst  
Older Americans Policy Analyst  
Finance and Policy Analyst  
Attorney-Adviser  
Finance and Policy Analyst  
Deputy Executive Secretary  
Supervisory Examiner, Field Manager  
Supervisory Attorney-Adviser (General)  
Attorney-Adviser  
Quality Monitor (Stakeholder Services)  
Business Product Manager  
Executive Assistant

Examiner  
Examiner  
IT Specialist (INET)  
Management and Program Analyst  
Reasonable Accommodation Program Coord  
Supervisory Examiner, Field Manager  
Supervisory Examiner, Field Manager  
Supervisory Examiner, Field Manager  
Deputy Chief Administrative Officer  
Realty Officer  
Supervisory Examiner, Field Manager  
Management and Program Analyst  
Policy Analyst  
Travel Specialist  
Strategic Planning Manager  
Sup Mngmnt and Program Analyst  
Associate Executive Secretariat  
Travel Specialist  
Operations Analyst  
Consumer Financial Protection Analyst  
Supervisory IT Specialist (Data MGT)  
Senior Advisor  
Management and Program Analyst  
Consumer Educ & Engagement Prog Adv  
Attorney - Adviser (General)  
Consumer Financial Protection Analyst  
Supervisory Examiner, Field Manager  
Examiner  
Supervisory Examiner  
Administrative Operations Ass.  
Operations Assistant  
Supervisory IT Specialist  
Economist  
Attorney-Advisor (General)  
Management and Program Analyst  
Finance and Policy Analyst  
Finance and Policy Analyst  
Acquisition Support Specialist  
Program Analyst  
Attorney-Adviser  
Cnsmr Fin Prtctn Analyst (Regsrt)

Attorney-Advisor (General)  
Economist  
Attorney-Advisor (General)  
Economist  
Examiner  
Economist  
Economist  
Examiner  
Attorney-Advisor (General)  
Outreach Specialist  
Attorney-Advisor  
Senior Program Manager (Markets)  
Policy Analyst  
Consumer Financial Protection Analyst  
Administrative Operations Assistant  
Economist  
Senior Business Consultant  
Attorney-Advisor (General)  
Policy Analyst (Stakeholder Engage.)  
Attorney-Advisor (General)  
Attorney-Adviser  
Attorney-Advisor (General)  
Interdisciplinary Economist  
Attorney-Adviser  
Attorney-Advisor (General)  
Attorney-Adviser  
Financial Analyst  
Attorney-Adviser  
Supervisory Attorney-Adviser  
Consumer Financial Protection Analyst  
Attorney-Adviser  
Supervisory Attorney-Adviser (General)  
Attorney-Advisor (General)  
Economist  
Attorney-Adviser  
Supervisory Attorney-Adviser  
Attorney-Adviser  
Interdisciplinary Economist  
Cnsmr Fin Prtctn Analyst (Regsrt)  
Economist  
Consumer Financial Protection Analyst

Program Director for Operations  
Economist  
Attorney-Adviser  
Consumer Financial Protection Analyst  
HR Specialist (Labor Relations)  
Senior Business Consultant  
Attorney-Advisor (General)  
Supervisory Examiner, Field Manager  
Information Technology Specialist (INET)  
Attorney-Advisor (General)  
Supervisory Examiner  
Attorney-Advisor (General)  
Attorney-Advisor (General)  
Multimedia and Visual Design Specialist  
ITSPEC (INFOSEC)  
IT Specialist (INET)  
IT Specialist (INET)  
Contracting Officer's Representative  
Examiner  
Examiner  
Examiner  
Examiner  
Administrative Specialist  
Examiner  
Attorney-Advisor (General)  
Training Specialist  
Attorney-Advisor (General)  
Supervisory Examiner, Field Manager  
Attorney-Advisor (General)  
Supervisory Examiner, Field Manager  
Supervisory Examiner, Field Manager  
Attorney-Advisor (General)  
IT Specialist (INET)  
Senior Business Consultant  
Program Manager for Strat Initiatives  
Supervisory Examiner, Field Manager  
Sup Mngmnt and Program Analyst  
Strategic Ops & Product Mngmnt Advsr  
Program Analyst  
Program Analyst  
IT Specialist (APPSW)

Attorney-Adviser (General)  
Attorney-Adviser (General)  
Consumer Response Spec (Investigation)  
Attorney-Adviser (General)  
Attorney-Adviser (General)  
Supervisory Examiner  
Attorney-Adviser (General)  
Contracting Officer's Representative  
Attorney-Adviser (General)  
Supervisory Examiner  
Attorney Advsr (Enforcement Attorney)  
IT Specialist (INET)  
Supervisory Examiner, Field Manager  
IT Specialist (INET)  
Examiner  
IT Specialist (INET)  
Examiner  
IT Specialist  
Commissioned Compliance Examiner  
IT Specialist  
Commissioned Compliance Examiner  
Information Technology Specialist (Applications Software)  
IT Specialist (INET)  
Consumer Financial Protection Analyst  
Attorney-Adviser  
Supervisory Examiner, Field Manager  
Sup Attorney-Adviser (Gen)  
Sup Attorney-Adviser (Gen)  
Sup Attorney-Adviser (Gen)  
HR Specialist (Employee Benefits)  
Sup Attorney-Adviser (Gen)  
IT Specialist (APPSW)  
Supervisory Attorney-Adviser (General)  
Operations Support Assistant  
Supervisory IT Specialist (APPSW)  
Sup Attorney-Adviser (Gen)  
IT Specialist (DATAMGT)  
IT Specialist (APPSW)  
Sup Attorney-Adviser (Gen)  
Examiner  
Sup Attorney-Adviser (Gen)



IT Specialist (APPSW)  
Policy Analyst  
Regional Office Operations Analyst  
Regional Office Operations Analyst  
Regional Office Operations Analyst  
Management and Program Analyst  
Sup Learning & Dvlpmnt Prgrm Spec  
Supervisory Visual Info Specialist  
Supervisory, IT Specialist  
IT Specialist (INFOSEC)  
Outreach and Engagement Specialist  
Supervisory IT Specialist (Internet)  
Operations Analyst  
Management & Program Analyst  
IT Specialist  
Human Resources Specialist (Human Resources Development)  
Personnel Psychologist  
IT Specialist (CUSTSPT)  
Com Affairs Program Spec  
Supervisory IT Specialist  
Examiner  
Examiner  
Examiner  
Supervisory IT Specialist  
Examiner  
IT Specialist (APPSW)  
Examiner  
Examiner  
IT Specialist (INFOSEC)  
Supervisory IT Specialist  
Commissioned Compliance Examiner  
Examiner  
Examiner  
Examiner  
Supervisory IT Specialist (INFOSEC)  
IT Specialist (INFOSEC)  
Examiner  
Examiner  
IT Specialist (APPSW)  
IT Specialist (Information Security)  
IT Program Manager

IT Specialist (APPSW)  
Examiner  
Supervisory IT Specialist  
Examiner  
Examiner  
IT Specialist (APPSW)  
Examiner  
IT Specialist (APPSW)  
Supervisory Administrative Officer  
Supervisory Administrative Officer  
Supervisory IT Specialist  
Supervisory Administrative Officer  
Supervisory IT Specialist  
Supervisory Administrative Officer  
Examiner  
Economist  
Supervisory IT Specialist (INFOSEC)  
Sen Human Resources Spec  
Examiner  
Operations Program Analyst  
Senior Policy Analyst  
Sr Outreach and Engagement Specialist  
Examiner  
Examiner  
Operations Program Analyst  
Public Affairs Specialist  
Content Strategist  
Content Associate  
Staff Director, Digital Communications  
Operations Specialist  
Examiner  
Deputy Associate Dir, External Affairs  
Training Specialist  
Public Affairs Specialist  
Senior Policy Analyst  
Operations Program Analyst  
Program Analyst  
Attorney-Adviser (General)  
Supervisory Attorney-Advisor  
Examiner  
Examiner

Examiner  
Operations Program Analyst  
IT Specialist (INFOSEC)  
IT Specialist (INFOSEC)  
Community Affairs Outreach Specialist  
Community Affairs Outreach Specialist  
Examiner  
Examiner  
Paralegal Specialist  
Mgmt. & Prog. Analyst (Enforcement)  
IT Specialist (INFOSEC)  
Management & Program Analyst  
Management & Program Analyst  
Examiner  
Human Resources Specialist  
HR Specialist (Student Programs)  
Attorney-Adviser (General)  
Attorney Advisor (Enforcement Attorney)  
Consumer Financial Protection Analyst  
Examiner  
Examiner  
Commissioned Compliance Examiner  
Consumer Financial Protection Analyst  
Attorney-Adviser (General)  
IT Specialist (INFOSEC)  
Sup Examiner, Asst. Regional Dir  
Examiner  
Training Specialist  
Examiner  
Examiner  
Examiner  
Sup Examiner, Asst. Regional Dir  
Examiner  
Administrative Specialist  
Supervisory Examiner, Field Manager  
Supervisory Examiner, Field Manager  
Supervisory Examiner, Field Manager  
Sup Examiner, Asst. Regional Dir  
Examiner  
Commissioned Compliance Examiner  
Supervisory IT Specialist (INFOSEC)

Examiner  
Government Information Specialist  
Interdisciplinary Economist  
Attorney-Adviser  
Operations Support Assistant  
Attorney-Adviser  
Program Analyst  
Government Information Specialist  
Examiner  
Sup Examiner, Asst. Regional Dir  
Examiner  
Government Information Specialist  
Examiner  
Examiner  
Attorney-Adviser  
Commissioned Compliance Examiner  
Examiner  
Administrative Officer  
IT Specialist (APPSW)  
Acquisition Support Specialist  
Records and Info Management Spec  
IT Specialist (DATAMGT)  
IT Specialist (DATAMGT)  
Attorney-Advisor  
Compliance Investigator  
Records and Info Management Spec  
Examiner  
Supervisory Attorney-Adviser  
Examiner  
Supervisory Attorney Adviser  
Examiner  
Government Information Specialist  
Cons Financial Protection Comp Analyst  
Senior eLaw Litigation Support Specialist  
Deputy Chief Information Officer  
Examiner  
Examiner  
Talent Development Manager  
Examiner  
Management and Program Analyst  
Examiner

Talent Management Program Manager  
Commissioned Compliance Examiner  
Chief, Int Communications Strategy  
Sr Emp Comm & Change Mgmt Specialist  
Public Affairs Specialist  
Sup Examiner, Asst. Regional Dir  
Senior Operations Analyst  
Attorney-Adviser  
Senior Operations Analyst  
Consumer Financial Protection Analyst  
Examiner  
Supervisory Examiner, Field Manager  
Commissioned Compliance Examiner  
Examiner  
Commissioned Compliance Examiner  
Commissioned Compliance Examiner  
IT Specialist (DATAMGT)  
Examiner  
IT Specialist (DATAMGT)  
Commissioned Compliance Examiner  
Program Analyst (Data Analytics)  
IT Specialist  
Examiner  
IT Specialist (Data Management)  
Supervisory Examiner, Field Manager  
Sr Advsr to the Dpty Chf Oprting Offcr  
Sr Advisor - Chief Operating Officer  
Operations Specialist  
Administrative Operations Assistant  
Chief of Litigation Technology  
Senior eLaw Litigation Support Specialist  
Examiner  
Examiner  
Supervisory Examiner  
HR Specialist (Emp Benf & WorkLife)  
Human Resources Specialist (Benefits and Retirement)  
Human Resources Specialist (Benefits and Retirement)  
Examiner  
Supervisory Examiner, Field Manager  
Supervisory Examiner  
Ombudsman Analyst

Deputy Ombudsman  
Associate Ombudsman  
Government Information Specialist  
IT Specialist (OS)  
Supervisory Government Info Specialist  
Human Resources Specialist (Work/Life Programs)  
IT Specialist  
Examiner  
Examiner  
IT Specialist (INFOSEC)  
Examiner  
Examiner  
Senior Financial Program Specialist  
Examiner  
Government Information Specialist  
Paralegal Specialist  
Examiner  
Paralegal Specialist  
Examiner  
Examiner  
Commissioned Compliance Examiner  
Examiner  
Examiner  
Government Information Specialist  
Paralegal Specialist  
IT Project Manager  
Attorney-Advisor  
Attorney-Advisor  
Examiner  
Assistant Director, Community Affairs  
Senior Advisor  
Executive Assistant  
Supervisory Examiner, Field Manager  
Senior eLaw Litigation Support Specialist  
Supervisory Examiner, Field Manager  
Senior eLaw Litigation Support Specialist  
Contract Specialist  
Contract Specialist  
Facilities Quality Assurance Specialist  
Supervisory Investigator  
Supervisory Investigator

Senior Investigator  
Sup Examiner, Asst. Regional Dir  
Senior Investigator  
Sup Examiner, Asst. Regional Dir  
Senior Investigator  
Senior Investigator  
Senior Investigator  
Investigator (Consumer Outreach)  
Auditor  
Auditor  
Senior Investigator  
Investigator (Consumer Outreach)  
Supervisory Examiner, Field Manager  
Events Management Lead  
Diversity & Inclusion Program Analyst  
Diversity & Inclusion Program Analyst  
Snr Diversity & Inclusion Pgrm Analyst  
Diversity and Inclusion Program Analyst  
Attorney-Adviser (General)  
Information Technology Specialist (Applications Software)  
Information Technology Specialist (Applications Software)  
Senior Outreach & Engagement Spec.  
Information Technology Specialist (Applications Software)  
IT Specialist (APPSW)  
IT Specialist (APPSW)  
IT Specialist (APPSW)  
IT Specialist (APPSW)  
IT Specialist (APPSW)  
IT Specialist (APPSW)  
Engagement and Outreach Specialist  
Information Technology Specialist (Applications Software)  
Examiner  
Sprvsr IT Spclst Plcy Plning Inf Scrty  
Attorney-Adviser (EEO)  
Attorney Advsr (Enforcement Attorney)  
Attorney Advsr (Enforcement Attorney)  
Attorney Advsr (Enforcement Attorney)  
Attorney Advsr (Enforcement Attorney)  
Consumer Response Investigations Team Lead  
Dir of Strat, Arch, Governance, and Op  
Supervisory Economist

Supervisory Economist  
Contract Specialist  
Contract Specialist  
IT Specialist  
IT Specialist  
Program Analyst  
Supvy HR Specialist (Labor Relations)  
Attorney-Adviser (General)  
Attorney-Adviser (General)  
Attorney-Adviser (General)  
Attorney-Adviser (General)  
Attorney-Adviser (General)  
Sr Program Manager (Complaint Policy)  
Financial Education Content Specialist  
Supervisory Manag and Program Analyst  
Financial Well-Being Program Specialist  
Staff Director  
Financial Ed Program Mgr (Pub & Dis)  
Sr. PM for CCO & Stakeholder Services  
Senior Financial Education Content Specialist  
Senior Policy Analyst, Consumer Resp  
Senior Advisor, EEO Data and Programs  
Supervisory IT Specialist (DATAMGMT)  
Supervisory Government Info Specialist  
Attorney-Adviser (General)  
Events Management Specialist  
Senior Product Mgmt Specialist  
Supervisory Attorney Advisor  
Supervisory Attorney Advisor  
Project Manager  
Paralegal Specialist  
CFP Analyst (Regulations)  
Management and Program Analyst  
Attorney-Adviser (General)  
Attorney-Adviser (General)  
Economist  
Economist  
Economist  
Economist  
Economist  
Events Management Specialist



Paralegal Specialist  
Supervisory Economist  
Examiner  
Examiner  
Examiner  
Examiner  
Examiner  
Examiner  
Examiner  
Examiner  
Administrative Officer  
Examiner  
Examiner  
Examiner  
Examiner  
Commissioned Compliance Examiner  
Administrative Operations Assistant  
Stakeholder Support Team Lead  
Examiner  
Supervisory Administrative Officer  
Examiner  
Management and Program Analyst  
Management and Program Analyst  
Supervisory Examiner, Field Manager  
Project Delivery Manager  
Operations Analyst  
Supervisory Budget Analyst  
Consumer Financial Protection Analyst  
Consumer Financial Protection Analyst  
Finance and Policy Analyst  
Finance and Policy Analyst  
Finance and Policy Analyst  
Finance and Policy Analyst  
Finance and Policy Analyst  
Finance and Policy Analyst  
Finance and Policy Analyst  
Executive Assistant  
Events Management Specialist  
Management and Program Analyst  
Management and Program Analyst  
Management and Program Analyst  
Data Quality Analyst



HR Specialist (Staffing Spec)

Attorney Advisor (Enforcement Attorney)

Attorney Advisor (Enforcement Attorney)

Attorney Advisor (Enforcement Attorney)

Attorney Advisor (Enforcement Attorney)

Attorney Advisor (Enforcement Attorney)

Attorney Advisor (Enforcement Attorney)

Attorney Advisor (Enforcement Attorney)

Compliance Analyst

Interdisciplinary Research Psychologist

Attorney-Advisor

Attorney-Advisor

Attorney-Advisor

Attorney-Advisor

Attorney-Advisor

Attorney-Advisor

Attorney-Advisor

Attorney-Advisor

Attorney-Advisor

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Attorney-Advisor

Attorney-Advisor

Attorney-Advisor

Attorney-Advisor

Attorney-Advisor (General)

Attorney-Advisor (General)

Attorney-Advisor (General)

Attorney-Advisor (General)

Attorney-Advisor (General)

Economist

Economist

Interdisciplinary Social Scientist

Paralegal Specialist

Paralegal Specialist

Paralegal Specialist  
CFP Analyst (Enforcement)  
Attorney-Advisor (General)  
Attorney-Advisor  
Attorney-Advisor (General)  
Attorney-Advisor (General)  
Attorney-Advisor  
Attorney-Advisor  
Attorney-Advisor  
Attorney-Advisor  
Attorney-Advisor  
Attorney Advisor(Enforcement Attorney)  
Interdisciplinary Economist  
Interdisciplinary Economist  
Consumer Fin. Protn. Analyst (Enforce)  
Consumer Fin. Protn. Analyst (Enforce)  
Consumer Fin. Protn. Analyst (Enforce)  
Consumer Fin. Protn. Analyst (Enforce)  
Supervisory Economist  
Paralegal Specialist  
Paralegal Specialist  
Management and Program Analyst  
Management and Program Analyst  
Economist  
Economist  
Senior Customer Experience Strategist  
Senior Customer Experience Strategist  
Senior Company Monitoring Analyst  
Senior Advisor  
Senior Advisor  
Senior Advisor  
Attorney-Advisor  
Attorney-Advisor (General)  
Senior Program Manager  
Senior Content & Comm Analyst  
Attorney-Advisor  
Attorney-Advisor (General)  
Attorney-Advisor (General)  
Attorney-Advisor (General)  
Attorney Advisor  
Economist

Operations Analyst  
Economist  
Economist  
Senior Advisor to the CHCO  
Supervisory HR Spec (Compensation)  
Supvy HR Spec (Class Rec & Int Plmt)  
Attorney Advisor(Enforcement Attorney)  
Attorney-Adviser  
Supervisory Examiner, Field Manager  
Supervisory Examiner, Field Manager  
Supervisory Examiner, Field Manager  
Supervisory Examiner, Field Manager  
Con Resp Qual Assurance Anal (Invest)  
Con Resp Qual Assurance Anal (Invest)  
Con Resp Qual Assurance Anal (Invest)  
Con Resp Qual Assurance Anal (Invest)  
Con Resp Qual Assurance Anal (Invest)  
Economist  
Attorney-Advisor  
Human Resources Specialist (Staffing)  
Supervisory Examiner, Field Manager  
Consumer Response Program Manager  
Supervisory IT Specialist (DATAMGT)  
Consumer Response Specialist (Investigations)  
Supervisory IT Specialist (DATAMGT)  
EEO Spec (Investigator)  
Equal Employment Opp Specialist  
IT Specialist (DATAMGT)  
IT Specialist (DATAMGT)  
HR Specialist (Staffing)  
Program Analyst  
Content and Communications Analyst  
Management and Program Analyst  
Consumer Response Spec (Investigation)  
IT Specialist (PLCYPLN)  
Commissioned Compliance Examiner  
Consumer Response Spec (Sr Comp Anlst)  
Financial Analyst  
Supervisory IT Specialist DATAMGT)  
Senior Program Manager (Markets)  
Senior Program Manager (Markets)

ACQUISITION PROGRAM ANALYST

Supervisory Examiner, Field Manager

Artificial Intelligence Prog. Manager

Supervisory IT Specialist (DATAMGT)

Consumer Response Spec (Sr Comp Anlst)

Consumer Response Spec (Sr Comp Anlst)

Consumer Response Spec (Sr Comp Anlst)

Consumer Response Spec (Sr Comp Anlst)

Consumer Response Spec (Sr Comp Anlst)

Consumer Response Spec (Sr Comp Anlst)

Consumer Response Spec (Sr Comp Anlst)

Consumer Response Spec (Sr Comp Anlst)

Consumer Response Spec (Sr Comp Anlst)

Consumer Response Spec (Sr Comp Anlst)

Attorney-Adviser

Diversity and Inclusion Program Analyst

Examiner

Attorney-Adviser (General)

Attorney-Adviser (General)

Examiner

Attorney-Adviser (General)

Attorney-Adviser (General)

Examiner

Attorney-Adviser (General)

Attorney-Adviser (General)

Attorney-Adviser (General)

Examiner

Attorney-Adviser (General)

Examiner

Examiner

Attorney-Adviser (General)

Examiner

Examiner

Attorney-Adviser (General)

Examiner

Attorney-Adviser (General)

Examiner

Attorney-Adviser (General)

Attorney-Adviser (General)

Commissioned Compliance Examiner

Attorney-Adviser (General)

Examiner  
Attorney-Adviser (General)  
Examiner  
Attorney-Adviser (General)  
Examiner  
Attorney-Adviser (General)  
Examiner  
Attorney-Adviser (General)  
Program Manager  
Attorney-Adviser (General)  
Attorney-Adviser (General)  
HR Specialist (Employee Relations)  
Supervisory Attorney-Adviser  
Supervisory Attorney-Adviser  
Supervisory Attorney-Adviser  
Executive Assistant  
Senior Program Manager (Markets)  
Supervisory Attorney-Adviser  
Senior Advisor (Markets)  
Sec Chief, Cnsmr Crdt, Pmts & Dep  
Attorney-Adviser (General)  
Financial Analyst  
Senior Advisor  
Senior Advisor  
Senior Program Manager (Markets)  
Principal Asst Director, Consumer Ed  
Examiner  
Senior RAMPS Analyst  
Attorney-Adviser (General)  
Attorney-Adviser (General)  
HR Specialist (Employee Relations)  
Attorney-Adviser (General)  
IT Specialist (DATAMGMT)  
IT Specialist (DATAMGMT)  
Attorney-Adviser (General)  
IT Specialist  
IT Specialist (Enterprise Architecture)  
Mgmt & Program Analyst (Info Systems)  
Mgmt & Program Analyst (Info Systems)  
Mgmt & Program Analyst (Info Systems)  
Mgmt & Program Analyst (Info Systems)

Attorney-Adviser (General)  
Mgmt & Program Analyst (Info Systems)  
Senior Product Manager  
Senior Older Americans Policy Analyst  
Older Americans Sr Policy Analyst  
Sen Content & Comms Analyst (Internal)  
Consumer Response Manager  
Consum Ed & Engag Acquis Prog Manag  
Consumer Response Manager  
Consumer Response Manager  
Consumer Response Manager  
Consumer Response Manager  
Commissioned Compliance Examiner  
Examiner  
Digital Content Specialist  
Examiner  
Examiner  
IT Specialist (Enterprise Architecture)  
Research and Analysis Program Manager  
IT Specialist (Policy & Planning)  
Administrative Specialist (Docket Mgr)  
Supervisory Administrative Officer  
Project Delivery Manager  
Complaint Sharing and Analysis Program Manager (Complaint Analytics)  
Complaint Process Monitoring Manager  
Business Manager  
Business Manager  
Youth Financial Education Program Analyst  
Analysis and Operations Manager  
Financial Education Program Analyst  
Financial Education Program Analyst  
Financial Education Program Analyst  
Paralegal Specialist  
Consumer Response Manager  
Paralegal Specialist  
Paralegal Specialist  
Senior Program Manager  
Sen Adv to Sec Chief of Investigations  
Examiner  
Financial Analyst  
Sup Program Analyst (Procure&Budget)



Economist  
Economist  
Economist  
Program Manager  
CFP Analyst (Registrations)  
Industry Engmt. & Relationship Spec.  
Outreach and Policy Advisor  
HR Spec. (Policy and Accountability)  
Industry Engmt. & Relationship Spec.  
Examiner  
Examiner  
Examiner  
Older Americans Policy Analyst  
Examiner  
Dpty Ast Drctr Offc for Oldr Americans  
Attorney - Adviser (General)  
Sup Attorney-Adviser (Gen)  
Supervisory IT Specialist (PLCYPLN)  
Interdisciplinary Economist  
Management and Program Analyst  
Senior Program Manager (Markets)  
Senior Program Manager (Markets)  
Supervisory Operations Analyst  
Senior Program Manager (Markets)  
Policy Analyst (Stakeholder Engage.)  
Senior Program Manager (Markets)  
Management and Program Analyst  
Deputy Assistant Director  
Management and Program Analyst  
Management and Program Analyst  
Attorney-Advisor  
Innovation Program Manager  
Content Strategist & Communications Specialist  
Management and Program Analyst  
Personnel Security Specialist  
Consumer Reponse Process Analyst  
Personnel Security Specialist  
Physical Security Specialist  
Sec Chief, Cnsmr Crdt, Pmts & Dep  
Supervisory Attorney-Adviser  
Supervisory Manag and Program Analyst

Attorney-Adviser  
Senior Program Manager  
Attorney-Adviser  
Senior Policy Analyst  
Supervisory Attorney-Advisor (General)  
Attorney-Adviser  
Chf Comm Ofr & Ast Dir Off of Pub Affr  
Outreach and Engagement Specialist  
Attorney-Adviser  
Attorney-Adviser  
Executive Assistant  
Attorney-Adviser  
Supervisory Administrative Officer  
Attorney-Adviser  
Sr Advsr (Stkh Engmt and Relatsh Mgmt)  
Attorney-Adviser  
Senior Advisor  
Attorney-Adviser  
Supervisory Contract Specialist  
Attorney-Adviser  
Attorney-Adviser (General)  
Attorney-Adviser (General)  
Attorney-Adviser  
Supervisory Examiner, Field Manager  
Attorney-Adviser  
Attorney-Adviser (General)  
Program Director (Supervision Systems)  
Attorney-Adviser (General)  
Attorney-Adviser  
Consumer Financial Protection Analyst  
Prgm Director (Examination Oversight)  
Lead Consumer Financial Protection Analyst  
Attorney-Adviser  
Attorney-Adviser  
Supervisory Contract Specialist  
Attorney-Adviser  
Senior Contract Program Analyst  
Senior Advisor  
Attorney-Adviser  
Attorney-Adviser  
Attorney-Adviser

Program Analyst  
Contract Specialist  
Contract Specialist  
Finance and Policy Analyst  
Finance and Policy Analyst  
Finance and Policy Analyst  
Finance and Policy Analyst  
Finance and Policy Analyst  
Finance and Policy Analyst  
Finance and Policy Analyst  
Finance and Policy Analyst  
Finance and Policy Analyst  
Human Resources Specialist  
Attorney-Advisor  
Human Resources Specialist  
Attorney-Advisor (General)  
Senior Policy Analyst  
Attorney-Advisor  
Asst Dir, Ofc Fin Inst & Bus Liaison  
Attorney-Advisor  
Senior Advisor  
Attorney-Advisor  
IT Specialist (INFOSEC)  
Attorney-Advisor  
IT Specialist (INFOSEC)  
Attorney-Advisor  
IT Specialist (INFOSEC)  
Attorney-Advisor (General)  
Attorney-Advisor  
Attorney-Advisor (General)  
Attorney-Advisor (General)  
Attorney-Advisor (General)  
Attorney-Advisor (General)  
Supvy HR Spec (Employee Relations)  
Data Quality and Reporting Manager  
Supervisory Attorney Advisor  
Deputy General Counsel  
Cons Resp Man (Plcy, Pro and Bus Proc)  
Supervisory Attorney Advisor  
Project Delivery Analyst  
Complaint Analytics Analyst

Product Program Specialist  
Supervisory Attorney Adviser  
Attorney-Adviser  
Attorney-Adviser (General)  
Attorney Advisor (Enforcement Attorney)  
Supervisory Attorney Advisor  
Data Reporting Program Manager  
Portfolio Planning Manager  
Supervisory Examiner, Field Manager  
Supervisory Manag and Program Analyst  
Section Chief of Stakeholder Services  
Contact Center Program Manager  
Contact Center Program Manager  
Consumer Response Program Manager  
Consumer Response Spec (Investigation)  
Operations Specialist  
Management and Program Analyst  
Risk Monitoring Program Manager  
IT Specialist (DATAMGT)  
Asst Director, Office of Innovation  
IT Specialist  
Training Coordinator  
Research Program Manager  
Operations Analyst  
Attorney-Adviser (General)  
Supervisory Attorney Adviser  
Attorney-Adviser (General)  
Attorney-Adviser (General)  
Attorney-Adviser  
Executive Assistant  
Senior Procurement Analyst  
Supervisory Attorney-Adviser  
Program Dir, (Supv Learning & Devel)  
Supervisory Attorney Adviser  
Supervisory Contracting Officer's Rep  
Supervisory Attorney Adviser  
Examiner  
Supervisory Contract Specialist  
Supervisory Attorney Adviser  
Senior Advisor  
Supervisory Attorney Adviser

Supervisory Attorney Adviser  
Deputy Chief Operating Officer  
Supervisory Attorney-Adviser  
Supervisory Attorney Adviser  
Supervisory Attorney-Adviser  
Examiner  
Administrative Operations Assistant  
Supervisory Attorney Adviser  
Snr Advisor, Advsy Brd & Cncl Section  
Attorney-Adviser  
Supervisory Attorney-Advisor (General)  
Examiner  
Supervisory Attorney-Advisor (General)  
Consumer Financial Protection Analyst  
Examiner  
Examiner  
Examiner  
Executive Assistant  
Examiner  
Information Technology Specialist  
Examiner  
Examiner  
Consumer Financial Protection Analyst  
Project Delivery Analyst  
Physical Security Specialist  
IT Specialist (APPSW)  
IT Specialist (APPSW)  
Attorney-Adviser (General)  
IT Specailist (Customer Support)  
IT Specialist  
Attorney-Advisor (General)  
Data Scientist  
Complaint Process Monitoring Spec.  
Supervisory Attorney-Adviser  
Financial Analyst  
Attorney-Advisor (General)  
Consumer Financial Protection Analyst  
Economist (Interdisciplinary Research Analyst)  
Supervisory Economist  
Interdisciplinary Economist  
Attorney Advisor(Enforcement Attorney)

Interdisciplinary Economist  
Economist  
Economist  
Interdisciplinary Statistician  
IT Specialist (INET)  
Examiner  
Economist  
Attorney-Advisor (General)  
Attorney-Advisor (General)  
IT Specialist (DATAMGT)  
Economist  
Management and Program Analyst  
Examiner  
Attorney-Adviser (General)  
Management & Program Analyst  
IT Specialist (APPSW)  
Examiner  
Examiner  
Examiner  
Examiner  
IT Specialist (DATAMGT)  
Management and Program Analyst  
Senior Program Manager (Markets)  
Attorney Advsr (Enforcement Attorney)  
Attorney Advisor(Enforcement Attorney)  
Examiner  
Economist  
Economist  
Financial Analyst  
Financial Analyst  
Com Affairs Program Spec  
Operations Analyst  
Examiner  
IT Specialist  
Consumer Financial Protection Analyst  
Economist  
Attorney-Advisor (General)  
Attorney Advisor (Enforcement Attorney)  
Attorney-Advisor (General)  
Attorney-Advisor (General)  
IT Specialist

Associate Ombudsman  
Attorney-Advisor  
Mgmt. & Prog. Analyst (Enforcement)  
Attorney-Advisor (General)  
Examiner  
Senior Learning Specialist  
Data Scientist  
Attorney-Advisor (General)  
Attorney-Advisor (General)  
Attorney-Advisor (General)  
Data Scientist  
Data Scientist  
Data Scientist  
IT Specialist (DATAMGT)  
Attorney Advisor(Enforcement Attorney)  
Attorney Advisor(Enforcement Attorney)  
Attorney Advisor(Enforcement Attorney)  
Attorney Advsr (Enforcement Attorney)  
Interdisciplinary Economist  
Supervisory IT Specialist  
Financial Analyst  
Attorney Advisor (Enforcement Attorney)  
Senior Program Manager (Markets)  
Management & Program Analyst  
Financial Analyst (Fellow)  
Paralegal Specialist  
Small Bus. Lndng Vendor Outreach Coord  
Business Process Analyst  
Financial Analyst (Fellow)  
IT Specialist (APPSW)  
IT Specialist (Policy and Planning)  
Paralegal Specialist  
Paralegal Specialist  
Economist  
IT Specialist (Policy and Planning)  
Financial Analyst (Fellow)  
Financial Analyst (Fellow)  
Financial and Program Analyst (Fellow)  
Financial Analyst (Fellow)  
Financial Analyst (Fellow)  
Financial Analyst (Fellow)

Financial Analyst (Fellow)  
Financial Analyst (Fellow)  
Markets & Policy Fellow (Analyst)  
Financial Analyst (Fellow)  
Consultant (Compensation Advisor)  
Financial Analyst (Fellow)  
Financial Analyst (Fellow)  
Statistician  
Economist  
Economist  
Attorney-Advisor (General)  
IT Specialist (Policy and Planning)  
IT Specialist (Policy and Planning)  
Financial Analyst (Fellow)  
Financial and Program Analyst (Fellow)  
Attorney-Advisor (General)  
Financial Analyst  
Engagement & Policy Fellow (Pgrm Mgr)  
Engagement & Policy Fellow (Pgrm Mgr)  
Engagement & Policy Fellow (Pgrm Mgr)  
Senior Research Fellow  
Senior Research Fellow  
Financial and Program Analyst (Fellow)  
Financial and Program Analyst (Fellow)  
Financial and Program Analyst (Fellow)  
Financial and Program Analyst (Fellow)  
Financial and Program Analyst (Fellow)  
Financial and Program Analyst (Fellow)  
Paralegal Specialist  
Mathematician  
Sm Bus Lending Data Coll Bus Prod Lead  
IT Specialist (INFOSEC)  
HR Spcec (Stfng/Recruitmt & Class.)  
IT Specialist (Policy and Planning)  
IT Specialist (Policy and Planning)  
Administrative Specialist  
Financial and Program Analyst (Fellow)  
Financial and Program Analyst (Fellow)  
Attorney-Advisor (General)  
IT Specialist (Policy and Planning)  
Markets & Policy Fellow (Prog Manager)



Management and Program Analyst  
Senior Markets & Policy Fellow  
Senior Engagement & Policy Fellow  
Senior Engagement & Policy Fellow  
Economist  
Senior Engagement & Policy Fellow  
Economist  
Financial Analyst (Fellow)  
Financial and Program Analyst (Fellow)  
IT Specialist (Policy and Planning)  
Economist  
Engagement and Strategy Program Mgr  
Markets & Policy Fellow (Prog Manager)  
Markets & Policy Fellow (Prog Manager)  
Senior Engagement & Policy Fellow  
OFLEO Policy Advisor  
Economist  
Financial Analyst (Fellow)  
Financial Analyst (Fellow)  
Engagement & Policy Fellow (Analyst)  
Financial Analyst (Fellow)  
Financial and Program Analyst (Fellow)  
Financial Analyst (Fellow)  
Financial Analyst (Fellow)  
Financial Analyst (Fellow)  
Financial Analyst (Fellow)  
Financial Analyst (Fellow)  
Financial Analyst (Fellow)  
Economist  
Senior Engagement & Policy Fellow  
Student Trainee (Program Assistant)  
IT Specialist (Policy and Planning)  
Student Trainee (Program Assistant)  
Student Trainee (Admin & Ofc Support)  
Emp Comm & Change Mgmt Specialist  
IT Specialist (DATAMGT)  
Examiner  
Supervisory Economist  
Data Scientist  
Paralegal Specialist  
Data Scientist  
Attorney-Advisor

Examiner

Financial and Program Analyst (Fellow)

Financial Analyst (Fellow)

Financial Analyst (Fellow)

Financial and Program Analyst (Fellow)

Student Trainee (Program Assistant)

Supervisory Attorney Adviser

Attorney-Advisor (General)

Supervisory Attorney-Adviser

Supervisory Attorney-Adviser

Supervisory Attorney-Adviser (General)

Sup Attorney-Adviser (Gen)

Supervisory Attorney-Adviser (General)

Attorney-Advisor (General)

Financial Analyst

## Retain/Release Scenario

Division/Office	Sum of Number to Retain	Sum of Number to Release
CFPB CENTRALIZED SERVICES	0	5
CFPB CENTRALIZED SERVICES-HUMAN CAPITAL	0	5
CONSUMER RESPONSE EDUCATION DIV	20	129
CONSUMER RESPONSE	16	112
CONSUMER RESPONSE EDUCATION DIV	2	6
FINANCIAL EDUCATION	2	11
DIRECTOR	5	81
Legislative Affairs	1	2
Off of Policy Planning & Strategy	0	16
Office of Civil Rights	1	8
Office of Fair Lending and Equal Opp	1	13
Office of Minority and Women Incl	1	13
OFFICE OF THE DIRECTOR	1	29
DIVISION OF ENFORCEMENT	50	198
DIVISION OF ENFORCEMENT	50	198
DIVISION OF SUPERVISION	50	437
DIVISION OF SUPERVISION	0	2
OFFICE OF SUPV POLICY AND OPS	1	108
SUPERVISION EXAMINATIONS	1	0
SUPERVISION MIDWEST REGION	0	89
SUPERVISION NORTHEAST REGION	0	95
SUPERVISION SOUTHEAST REGION	48	61
SUPERVISION WEST REGION	0	82
EXTERNAL AFFAIRS DIVISION	2	39
COMMUNICATIONS	0	11
EXTERNAL AFFAIRS DIVISION	0	13
INTERGOVERNMENTAL AFFAIRS	0	5

## Onboard Count - PP6 FY25

Division/Office	Sum of Number on PD
CFPB CENTRALIZED SERVICES	5
CFPB CENTRALIZED SERVICES-HUMAN CAPITAL	5
CONSUMER RESPONSE EDUCATION DIV	149
CONSUMER RESPONSE	128
CONSUMER RESPONSE EDUCATION DIV	8
FINANCIAL EDUCATION	13
DIRECTOR	86
Legislative Affairs	3
Off of Policy Planning & Strategy	16
Office of Civil Rights	9
Office of Fair Lending and Equal Opp	14
Office of Minority and Women Incl	14
OFFICE OF THE DIRECTOR	30
DIVISION OF ENFORCEMENT	248
DIVISION OF ENFORCEMENT	248
DIVISION OF SUPERVISION	487
DIVISION OF SUPERVISION	2
OFFICE OF SUPV POLICY AND OPS	109
SUPERVISION EXAMINATIONS	1
SUPERVISION MIDWEST REGION	89
SUPERVISION NORTHEAST REGION	95
SUPERVISION SOUTHEAST REGION	109
SUPERVISION WEST REGION	82
EXTERNAL AFFAIRS DIVISION	41
COMMUNICATIONS	11
EXTERNAL AFFAIRS DIVISION	13
INTERGOVERNMENTAL AFFAIRS	5

PRIVATE SECTOR ENGAGEMENT	1	4
PUBLIC ENGAGEMENT	1	6
LEGAL DIVISION	27	60
GENERAL LAW AND ETHICS	4	25
LAW AND POLICY	8	22
LEGAL DIVISION	0	12
LITIGATION	14	0
OVERSIGHT	1	1
OPERATIONS DIVISION	30	293
ADMINISTRATIVE OPERATIONS	5	28
CHIEF DATA OFFICER	0	10
FINANCE AND PROCUREMENT	5	48
HUMAN CAPITAL	5	56
OPERATIONS DIVISION	1	8
TECHNOLOGY AND INNOVATION	14	143
OTHER PROGRAMS	1	33
DIRECTOR'S FINANCIAL ANALYSTS	0	29
OMBUDSMAN	1	4
RESEARCH MONITORING AND REGULATIONS DIV	22	208
Competition and Innovation	0	9
CONSUMER POPULATIONS	3	42
MARKETS	4	36
REGULATIONS	10	56
RESEARCH	3	55
RESEARCH MONITORING AND REGULATIONS DIV	2	10
<b>Grand Total</b>	<b>207</b>	<b>1483</b>

PRIVATE SECTOR ENGAGEMENT	5
PUBLIC ENGAGEMENT	7
LEGAL DIVISION	87
GENERAL LAW AND ETHICS	29
LAW AND POLICY	30
LEGAL DIVISION	12
LITIGATION	14
OVERSIGHT	2
OPERATIONS DIVISION	323
ADMINISTRATIVE OPERATIONS	33
CHIEF DATA OFFICER	10
FINANCE AND PROCUREMENT	53
HUMAN CAPITAL	61
OPERATIONS DIVISION	9
TECHNOLOGY AND INNOVATION	157
OTHER PROGRAMS	34
DIRECTOR'S FINANCIAL ANALYSTS	29
OMBUDSMAN	5
RESEARCH MONITORING AND REGULATIONS DIV	230
Competition and Innovation	9
CONSUMER POPULATIONS	45
MARKETS	40
REGULATIONS	66
RESEARCH	58
RESEARCH MONITORING AND REGULATIONS DIV	12
<b>Grand Total</b>	<b>1690</b>